

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 24, 2020
1:00 PM**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 579 506 9590**

OR

**Join Zoom Meeting via computer Link
<https://zoom.us/j/5795069590>**

The Gloucester County Insurance Commission will conduct its September 24, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Sending sufficient notice to South Jersey Times and Courier Post, NJ**
- II. Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,**
- III. Posting notice on the Public Bulletin Board of at the office of the County Clerk.**

GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA
OPEN PUBLIC MEETING: September 24, 2020
1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** June 25, 2020 Open Minutes.....Appendix I
June 25, 2020 Closed Minutes.....Appendix I
August 24, 2020 Open Minutes.....Appendix I
- ☐ **CORRESPONDENCE: None**
- ☐ **COMMITTEE REPORTS:**
 - ☐ **Safety Committee:**Verbal
 - ☐ **Claims Committee:**Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-26
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Reports.....Appendix II
- ☐ **TREASURER- Tracey Giordano**
 - Resolution **54-20** July Bill List – *Motion*..... Pages 27-28
 - Resolution **55-20** July Benefit Bill List – *Motion*..... Page 29
 - Resolution **56-20** August Bill List – *Motion*..... Pages 30-31
 - Resolution **57-20** August Benefit Bill List – *Motion*..... Page 32
 - Resolution **58-20** September Bill List – *Motion*..... Pages 33-34
 - Resolution **59-20** September Benefit Bill List – *Motion*..... Page 35
 - June Monthly Treasurer Reports..... Pages 36-37
- ☐ **CLAIMS SERVICE - PERMA**Verbal
- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **60-20** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 38
 - Liability Claim Payments – 6/1/20 to 6/30/20 Pages 39-40
 - Liability Claim Payments – 7/1/20 to 7/31/20 Pages 41-42
 - Liability Claim Payments – 8/1/20 to 8/31/20 Pages 43-44
- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Monthly Report Page 45
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 46-50
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 51-52

- ☐ **ATTORNEY – Grace Marmero & Associates, LLPVerbal**
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) Pages 53-54**
Resolution [61-20](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.
and attached to this agenda
 - ☐ Motion for Executive Session
 - ☐ Motion to Approve PARS/SARS- Commission Attorney

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [October 22, 2020, 1:00 PM, 2 South Broad Street, Woodbury, NJ](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: September 24, 2020

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2019 Audit Report (Pages 5-7)** - The Auditor's Report as of December 31, 2019 has been sent under separate cover to the Fund Commissioners. Bowman & Company previously reviewed the 2019 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer. We will be seeking approval of the 2019 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-7 is Resolution 53-20, Certification of Annual Audit Report for Period ending December 31, 2019 along with the Group Affidavit Form.

☐ **Motion to approve Resolution 53-20 Certification of Annual Audit Report for Period Ending December 31, 2019**

- ☐ **October Meeting Date** – Our next meeting is scheduled for Thursday, October 22, 2020 at 9:30 AM. The NJCE has changed the start time of their meeting to 9:30 AM. We are suggesting the GCIC meet at 1:00 PM on October 22, 2020.

☐ **Motion to amend the start time of the GCIC meeting from 9:30 AM to 1:00 PM on October 22, 2020**

- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 8-10)** – The NJCE last met on June 25, 2020. Included in the agenda on pages 8-10 is a written summary of the meeting. The NJCE met prior to our meeting and Executive Director will provide a verbal update of the meeting. The next NJCE meeting is scheduled for Thursday, October 22, 2020 at 9:30 AM.

- ☐ **Certificate of Insurance Reports (Pages 11-15)** – Included in the agenda on pages 11-15 are the certificate of issuance reports from the NJCE listing those certificates issued for the months of June, July and August. There were 12 certificate of insurances issued during the month of June 3 during the month of July and 2 in August.

- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 16-18)** - Included in the agenda on pages 16-18 is a copy of the Property & Casualty Financial Fast Track Report for the month of June. As of **June 30, 2020** there is a statutory surplus of **\$2,278,801**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,630,996**. The total cash amount is **\$4,625,240**.

- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 19-21)** - Included in the agenda on pages 19-21 is a copy of the NJCE Financial Fast Track Report for the month of June. As of

June 30, 2020 there is a statutory surplus of **\$16,528,933**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$3,607,551. The total cash amount is **\$25, 355.956**.

- ❑ **GCIC Health Benefits Financial Fast Track (Page 22)** – Included in the agenda on page 22 is a copy of the Health Benefits Financial Fast Track for the month of June. As of **June 30, 2020** there is a statutory surplus of **\$239,303**. The total cash amount is **\$318,368**.
- ❑ **Claim Tracking Reports (Pages 23-26)** - Included in the agenda on pages 23-26 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2020. The Executive Director will review the reports with the Commission.
- ❑ **2020 Property & Casualty Assessments** – The third and final assessment payment for 2020 is due on October 15, 2020. The Statement of Accounts were e-mailed on September 10, 2020 to the member entities. Payments can be made to the Gloucester County Insurance Commission and sent to the County of Gloucester, c/o Tracy Giordano, Treasurer, PO Box 337, Woodbury, NJ.
- ❑ **2021 Renewal – Underwriting Data Collection** – The Origami System was launched as part of the 2021 Exposure Renewal Process. The 2021 Property and Casualty Budget is reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 9, 2020. It is our understanding 2 of 5 entities are completed and the others should be completed within the next few days. We want to thank everyone involved in uploading the renewal information into the Origami System.
- ❑ **NJCE Best Practices Workshop, 2020 Virtual Edition** – The 9th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Thursday, October 29, 2020. The workshop will be approximately 2.5. to 3 hours. Topics are the NJCE JIF, Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19. We ask you to save the date and more information will follow.
- ❑ **2020 New Jersey Association of Counties Conference:** This annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30th and November 11th.
- ❑ **2020 MEL & MRHIF & NJCE Educational Seminar:** This annual seminar originally scheduled for May 1st has been cancelled indefinitely.
- ❑ **NJCE 10th Year Anniversary:** 2020 marks the 10th anniversary since the Fund’s inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.
- ❑ **Medlogix, LLC:** We will ask the Chairman to provide an update on the transfer of the Telephonic Case Management Services to Medlogix, LLC.

RESOLUTION 53-20

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2019**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2019 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 24, 2020.

Timothy Sheehan, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

GLOUCESTER COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2018.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Timothy Sheehan

(L.S.) Tamarisk Jones

(L.S.)

Attest:

MICHAEL BURKE
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412

Date: June 25, 2020
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests. Closed Session was not required for this action.

December 31, 2019 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2019 and provided a summary review of the Financial Statements. Fund Auditor reported there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Executive Director reported on the following:

Professional Contracts/Services/Competitive Contracts:

Learning Management System – Competitive Contract Request for Proposals (CCRFP):

As previously discussed, a dedicated safety institute of instructor-led and online training programs will be provided to members of the NJCE JIF through a Learning Management System. Responses to the CCRFP were due on June 16th; two proposals were received from NEOGOV and Benchmark Analytics.

Fund Attorney reported that NEOGOV requested removal of a termination provision of the standard contract, which is considered a material exception. In addition, Benchmark Analytics submitted a fee proposal which substantially exceeds the budget for these services. Fund Attorney reported the CCRP procurement process does not permit negotiation of changes to material terms or proposed fees. Fund Attorney recommended the proposals be rejected on those grounds and this service be re-advertised; the Board of Fund Commissioners agreed to the recommendation and adopted a resolution noting that action.

Workers' Compensation Claims Administration Request for Proposals (RFP): Executive Director reported the contract for this service with AmeriHealth expires on 7/31/20. AmeriHealth has agreed to extend services based on the same terms and conditions of the existing contract on a month-to-month basis for August and September. The Fund office is

working with the Fund Attorney in reviewing the scope of services prior to issuing an CCRFP for re-procurement of these services in order to take action at the September 24th meeting. The Board of Fund Commissioners adopted a resolution authorizing a month-to-month agreement pending re-procurement of services.

Payroll Auditor and Actuary: Executive Director reported the contracts for these services have expired and the Fund office has issued a request for quotes for both positions, which were due on June 23rd. Copies of the responses were distributed to the Board for their review.

Executive Director reported there was one (1) response for Payroll Auditor from Bowman & Company (*Incumbent*) and three (3) responses for Actuary from The Actuarial Advantage (*Incumbent*), Glicksman Consulting, and Pinnacle Actuarial Resources. Executive Director made the following recommendations: 1) Award a one-year contract to Bowman & Company for Payroll Auditor services based on response completeness and annual fee of \$19,900 as noted in proposal and 2) Award a one-year contract to The Actuarial Advantage based on response completeness and annual fee of \$23,431 as noted in proposal. The Board of Fund Commissioners confirmed these recommendations with a unanimous motion for each contract award.

Financial Fast Track: Copies of Financial Fast Tracks as of March 31st and April 30th were included in the agenda. Executive Director reported the April 30th report reflected a statutory surplus of \$16.2 million.

Deputy Executive Director reported on the following:

2021 Renewal – Underwriting Data Collection: The fund office will begin the data collection process for the 2021 renewal in order to provide relevant information to underwriters. Last year was the initial launch of Origami, the online platform where members' exposure data (property, vehicles, etc.) was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages.

Deputy Executive Director reported the Fund office is working with Origami to facilitate an easier process for members to complete applications for ancillary coverages. In addition, audited payrolls as provided by the Payroll Auditor will be uploaded into the platform. The anticipated date to begin the 2021 renewal is mid-July, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

Sexual Abuse Molestation Legislation: As previously discussed, the Commissioners opted to participate in the MEL training initiative as respects the legislation adopted in late 2019. Deputy Executive Director reported that due to the health crisis the Fund office has developed online training sessions. The Fund's website – www.njce.org (under Safety) – includes an online video that members may use for training purposes. In addition, Paul Shives will be presenting two live webinars via Zoom on July 17th and July 24th from 9:00AM to 11:00AM; interested participants should contact the Fund office for more information.

MEL-Sponsored Webinar: Communication in a Crisis: On June 30, 2020 starting at 10:30 a.m., the MEL will be presenting a free webinar for its members, *Facing and Embracing Crisis For Your Municipality*. The webinar reviews best practices when a crisis occurs as leaders will be judged primarily on their response and their communications with the public.

Four experienced professionals will share their expertise and experiences on developing a crisis communication plan and addressing the public and media in a crisis. This is a MEL sponsored program and they are inviting the NJCE members to participate; continuing education credits have been approved for this session.

Best Practices Forum: This forum is typically held in October timeframe. Due to the health crisis Executive Director suggested the Best Practices sub-committee meet to discuss feasibility of holding the forum whether in person or virtual. Commissioners agreed this was a good idea.

NJCE 10th Year Anniversary: As previously discussed, this year marks the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. In February, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend. Please save the date of October 19, 2020 at noon pending additional directives issued by the Governor's office on reopening. Best Practices Forum sub-committee will also address this as well.

2020 New Jersey Association of Counties Conference: This annual conference originally scheduled for May has been rescheduled for October 27th - October 29th.

2020 MEL & MRHIF & NJCE Educational Seminar: This annual seminar originally scheduled for May 1st has been cancelled and may rescheduled for a date later in the year.

Membership Renewal: The Commissions of Atlantic County, Burlington County and Cumberland County are scheduled to renew their 3-year membership with the Fund as of January 1, 2021. Renewal documents have been sent to each County to execute.

2020 Financial Disclosures: All Fund Commissioners and Professionals have completed the required filing by the April 30th deadline.

Underwriting Manager

Underwriting Manager provided a brief summary report of the 2021 renewal noting the Property market is hardening, but will continue negotiation efforts to secure stable rates, as well as, explore alternative program structures. Underwriting Manager added the NJCE Cyber Task Force held an initial meeting and will be developing a Cyber Risk Management program for NJCE membership.

Risk Control

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from April to July 2020. Safety Director reported that all instructor led courses have been suspended and encouraged members to utilize online training resources in the interim. Safety Director added the annual BRIT Safety Grant is available and encouraged members to submit applicable purchases.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 24, 2020 at 9:30AM location to be determined.

Telephone (201) 881-7632 Fax (201) 881-7633

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2020 To 7/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Jefferson Health I - Rowan College of South Jersey	Attn: Darlene Lord 1099 White Horse Road Voorhees, NJ 08043	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography, CCMA, Nuclear Medicine Technology, Nursing, PTA Radiography, Computed Tomography, and Magnetic Resonance Imaging clinical site agreement	6/1/2020 #2518562	GL AU EX WC OTH
H - State of NJ:Dept of Military & I - County of Gloucester	Veterans Affairs & is Employees P.O. Box 340 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance with respect to use of the National Guard Armory located at North Evergreen Avenue in Woodbury, NJ for an emergency evacuation 72 hour holding	6/1/2020 #2518563	GL AU EX WC OTH
H - Boston Associates I - Rowan College of South Jersey	Rehabilitation, LLC Attn: Lisa Maranzano 291 Harding Highway Carney's Point, NJ 08069	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	6/3/2020 #2521486	GL AU EX WC OTH
H - Hoffman Equipment Company, Inc. I - Gloucester County Improvement Authority	300 South Randolphville Road Piscataway, NJ 08854	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Rental	6/8/2020 #2524474	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2020 To 7/1/2020

		Contract for a Volvo A30 Serial #742473 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to regarding the rental contract for a Volvo A30 Serial #742473 value \$400,000		
H - Gloucester County Improvement I - County of Gloucester	Authority 109 Budd Blvd Deptford, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 RE: Use/rental of two stages The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use/rental of two stages throughout the Current Calendar year	6/11/2020 #2526190	GL AU EX WC OTH
H - County of Camden I - Rowan College of South Jersey	1111 Markkress Road, Suite 101 Cherry Hill, NJ 08003	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance with respects to The tuition partnership with the Camden County One Stop to refer students to RCSJ.	6/18/2020 #2527814	GL AU EX WC OTH
H - Gloucester County Prosecutor I - County of Gloucester	Attn: Christine Hoffman 70 Hunter St Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 The Gloucester County Prosecutors office and the Gloucester County Chapter of the NAACP are co-sponsoring the Juneteenth event at RCSJ campus on Saturday, June 20th from 1:00 p.m. to 4:00 p.m.	6/18/2020 #2527797	GL AU EX WC OTH
H - Dept. of Children & Families I - Rowan College of South Jersey	4 Echelon Plaza, 1st Floor 201 Laurel Rd Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Crime; Policy Term: 01/01/2020 - 01/01/2021; Policy #: 063813057; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Dept. of Children & Families, 4 Echelon Plaza, 201 Laurel Rd, Voorhees NJ, 08043 is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	6/18/2020 #2527833	GL AU EX WC OTH
H - Caterpillar Financial Services I - Gloucester County	Corporation 2120 West End Ave Nashville, TN 37203	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021;	6/18/2020 #2527815	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2020 To 7/1/2020

Improvement Authority		Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Government Equipment Lease-Purchase Agreement Transaction Number 3829723 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Government Equipment Lease-Purchase Agreement Transaction Number 3829723 and Caterpillar Model 836K Landfill Compactor Serial #T6X00207 with a value of \$1,012,240.27.		
H - Rowan College of South Jersey I - Rowan College of South Jersey	3322 College Drive Vineland, NJ 08344	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence on Insurance with respects to Camden County Workforce Development Board Training Contract	6/29/2020 #2534114	GL AU EX WC OTH
H - all NJOEMS licensed EMS I - County of Gloucester	Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of insurance with respects to all NJOEMS licensed EMS agencies.	6/29/2020 #2530598	GL AU EX WC OTH
H - County of Camden I - Rowan College of South Jersey	520 Market Street Camden, NJ 08102	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 RE: Camden County Workforce Development Board and the Camden County One-Stop Career Center contract The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Camden County Workforce Development Board and the Camden County One-Stop Career Center contract	6/30/2020 #2534259	GL AU EX WC OTH
Total # of Holders: 12				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2020 To 8/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID
H - Gloucester County I - County of Gloucester	Division of Social Services 400 Hollydell Drive Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of insurance with respects to Adult Protective Services 2021 Grant Application	7/21/2020 #2549401
H - Township of Deptford I - County of Gloucester	1011 Cooper Street Deptford, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 RE: County EMS Departments use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to County EMS Departments use of the Township of Deptford facilities.	7/31/2020 #2558287
H - County of Gloucester I - Rowan College of South Jersey	Division of Senior Services 115 Budd Blvd. West Deptford, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 RE: Gloucester County Senior Corp Evidence of Insurance with respects to the following programs: Volunteer Education, Friendly Visitor, Stress Busting for Caregivers	7/31/2020 #2558248
Total # of Holders: 3			

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2020 To 9/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Vineland Development Center I - County of Gloucester	1676 East Landis Ave Vineland, NJ 08361	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance regarding the Countys Fire Marshalls Office use of facilities for K-9 training for the year of 2020	8/13/2020 #2574008	GL AU EX WC OTH
H - Virtua Health, Inc I - Rowan College of South Jersey	Attn: Judy Menedez, Clinical Placement Leader 1200 Howard Blvd Mt. Laurel, NJ 08054	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing, Diagnostic Medical Sonography, Nuclear Medicine Technology, Certified Clinical Medical Assistant, Patient Care Technician, Radiography and Phlebotomy clinical site agreement	8/18/2020 #2575807	GL AU EX WC OTH
Total # of Holders: 2				

		GLOUCESTER COUNTY INSURANCE COMMISSION				
		FINANCIAL FAST TRACK REPORT				
			AS OF	June 30, 2020		
		ALL YEARS COMBINED				
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		553,312	3,319,873	56,223,421	59,543,294
2.	CLAIM EXPENSES					
		Paid Claims	225,358	827,245	16,367,985	17,195,230
		Case Reserves	(59,315)	129,931	2,053,701	2,183,632
		IBNR	56,723	558,244	1,440,459	1,998,702
		Discounted Claim Value	15,114	(1,973)	(75,459)	(77,432)
	TOTAL CLAIMS		237,880	1,513,446	19,786,686	21,300,132
3.	EXPENSES					
		Excess Premiums	261,337	1,568,020	25,512,405	27,080,425
		Administrative	94,251	559,834	7,904,094	8,463,928
	TOTAL EXPENSES		355,588	2,127,854	33,416,499	35,544,354
4.	UNDERWRITING PROFIT (1-2-3)		(40,156)	(321,428)	3,020,236	2,698,808
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		(40,156)	(321,428)	3,027,473	2,706,045
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	561,272	561,272
9.	DIVIDEND EXPENSE		0	0	(3,768,272)	(3,768,272)
10.	INVESTMENT IN JOINT VENTURE		0	99,766	2,531,230	2,630,996
11.	SURPLUS (6 + 7 + 8 - 9)		(40,156)	(221,662)	2,500,463	2,278,801
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	3,000	203,000	205,999
	2011		(1)	31,011	48,546	79,557
	2012		(41)	13,596	363,986	377,582
	2013		(63)	(31,375)	224,531	193,156
	2014		3,375	(15,374)	497,264	481,890
	2015		(46,948)	(71,643)	(721,647)	(793,290)
	2016		14,807	(116,741)	732,744	616,003
	2017		(205,565)	(206,316)	34,864	(171,452)
	2018		24,069	87,534	737,594	825,128
	2019		124,759	98,080	379,581	477,661
	2020		45,452	(13,435)		(13,435)
TOTAL SURPLUS (DEFICITS)			(40,156)	(221,662)	2,500,463	2,278,801
TOTAL CASH						4,625,240

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	1,823,536	1,823,536	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2011 CLAIMS		0	0	1,823,536	1,823,536	
FUND YEAR 2011						
	Paid Claims	0	0	2,795,974	2,795,974	
	Case Reserves	0	6,000	(0)	6,000	
	IBNR	0	0	(0)	(0)	
	Discounted Claim Value	1	(59)	0	(59)	
TOTAL FY 2011 CLAIMS		1	5,941	2,795,974	2,801,914	
FUND YEAR 2012						
	Paid Claims	564	12,681	2,036,484	2,049,164	
	Case Reserves	(564)	(20,794)	36,582	15,788	
	IBNR	0	(1,500)	1,500	(0)	
	Discounted Claim Value	41	360	(956)	(596)	
TOTAL FY 2012 CLAIMS		41	(9,253)	2,073,610	2,064,357	
FUND YEAR 2013						
	Paid Claims	165	1,140	1,556,862	1,558,002	
	Case Reserves	(165)	(1,119)	83,734	82,615	
	IBNR	0	21	1,450	1,470	
	Discounted Claim Value	63	277	(3,858)	(3,581)	
TOTAL FY 2013 CLAIMS		63	319	1,638,187	1,638,505	
FUND YEAR 2014						
	Paid Claims	0	1,154	961,412	962,566	
	Case Reserves	(3,500)	(4,784)	18,782	13,998	
	IBNR	0	0	2,833	2,833	
	Discounted Claim Value	125	79	(727)	(647)	
TOTAL FY 2014 CLAIMS		(3,375)	(3,551)	982,300	978,750	
FUND YEAR 2015						
	Paid Claims	54,016	80,712	2,867,744	2,948,457	
	Case Reserves	(23,671)	8,930	187,308	196,238	
	IBNR	17,253	0	17,253	17,253	
	Discounted Claim Value	(650)	(269)	(3,167)	(3,436)	
TOTAL FY 2015 CLAIMS		46,948	89,374	3,069,137	3,158,511	

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	23,627	53,010	1,491,767	1,544,778	
	Case Reserves	(23,627)	(17,563)	44,944	27,381	
	IBNR	(15,887)	31,195	40,632	71,827	
	Discounted Claim Value	1,080	(343)	(2,504)	(2,847)	
TOTAL FY 2016 CLAIMS		(14,807)	66,299	1,574,839	1,641,139	
FUND YEAR 2017						
	Paid Claims	47,592	123,655	1,192,455	1,316,110	
	Case Reserves	77,046	62,809	778,931	841,740	
	IBNR	81,435	6,487	267,828	274,315	
	Discounted Claim Value	(508)	272	(15,390)	(15,119)	
TOTAL FY 2017 CLAIMS		205,565	193,222	2,223,824	2,417,047	
FUND YEAR 2018						
	Paid Claims	57,343	113,575	1,102,541	1,216,116	
	Case Reserves	(45,511)	(115,732)	281,766	166,034	
	IBNR	(38,176)	(70,560)	310,896	240,336	
	Discounted Claim Value	2,275	4,935	(13,694)	(8,760)	
TOTAL FY 2018 CLAIMS		(24,069)	(67,783)	1,681,509	1,613,726	
FUND YEAR 2019						
	Paid Claims	5,426	286,548	539,210	825,758	
	Case Reserves	(36,277)	(239,653)	621,655	382,002	
	IBNR	(98,480)	(105,814)	798,067	692,253	
	Discounted Claim Value	4,572	9,861	(35,162)	(25,300)	
TOTAL FY 2019 CLAIMS		(124,759)	(49,057)	1,923,770	1,874,713	
FUND YEAR 2020						
	Paid Claims	36,626	154,771		154,771	
	Case Reserves	(3,047)	451,836		451,836	
	IBNR	110,578	698,415		698,415	
	Discounted Claim Value	8,115	(17,087)		(17,087)	
TOTAL FY 2020 CLAIMS		152,272	1,287,935	0	1,287,935	
COMBINED TOTAL CLAIMS		237,880	1,513,446	19,786,686	21,300,132	
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.						

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		June 30, 2020		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		YEAR END
						FUND
						BALANCE
1.	UNDERWRITING INCOME		2,084,585	12,507,510	163,505,481	176,012,991
2.	CLAIM EXPENSES					
		Paid Claims	19,615	993,524	4,975,775	5,969,298
		Case Reserves	224,556	1,391,319	5,846,623	7,237,942
		IBNR	328,310	1,324,603	9,810,443	11,135,046
		Discounted Claim Value	(50,328)	(223,345)	(1,471,830)	(1,695,175)
	TOTAL CLAIMS		522,153	3,486,100	19,161,011	22,647,111
3.	EXPENSES					
		Excess Premiums	1,271,354	7,628,123	113,746,590	121,374,714
		Administrative	157,987	961,578	12,402,903	13,364,481
	TOTAL EXPENSES		1,429,341	8,589,701	126,149,494	134,739,195
4.	UNDERWRITING PROFIT (1-2-3)		133,091	431,709	18,194,976	18,626,685
5.	INVESTMENT INCOME		11,524	389,314	1,120,484	1,509,799
6.	PROFIT (4+5)		144,614	821,023	19,315,460	20,136,484
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		144,614	821,023	15,707,909	16,528,933
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		231	8,516	543,904	552,420
	2011		300	127,891	836,289	964,180
	2012		494	20,072	1,013,486	1,033,558
	2013		675	(156,349)	1,438,925	1,282,576
	2014		1,187	(129,082)	2,887,430	2,758,348
	2015		1,260	139,063	1,229,755	1,368,817
	2016		1,531	(394,418)	3,388,065	2,993,647
	2017		1,622	(99,406)	1,257,423	1,158,016
	2018		1,557	148,413	2,119,126	2,267,539
	2019		1,657	376,969	993,507	1,370,476
	2020		134,100	779,355		779,355
TOTAL SURPLUS (DEFICITS)			144,614	821,023	15,707,909	16,528,932
TOTAL CASH						25,355,956

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2020		
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	1,061	10,466	11,527
	Discounted Claim Value	0	(77)	(983)	(1,060)
TOTAL FY 2011 CLAIMS		0	985	181,322	182,306
FUND YEAR 2011					
	Paid Claims	2,850	103,553	519,228	622,781
	Case Reserves	(2,850)	(205,090)	214,527	9,437
	IBNR	0	(35,954)	46,091	10,137
	Discounted Claim Value	0	22,501	(24,930)	(2,428)
TOTAL FY 2011 CLAIMS		0	(114,989)	754,916	639,927
FUND YEAR 2012					
	Paid Claims	332	2,866	1,551,733	1,554,599
	Case Reserves	8,868	7,132	75,090	82,221
	IBNR	(9,200)	(11,768)	64,097	52,329
	Discounted Claim Value	0	276	(12,804)	(12,528)
TOTAL FY 2012 CLAIMS		0	(1,495)	1,678,116	1,676,621
FUND YEAR 2013					
	Paid Claims	(57,217)	198,798	646,873	845,672
	Case Reserves	(50,996)	(54,812)	644,280	589,468
	IBNR	108,213	45,050	105,073	150,123
	Discounted Claim Value	0	(4,333)	(76,642)	(80,975)
TOTAL FY 2013 CLAIMS		0	184,703	1,319,585	1,504,288
FUND YEAR 2014					
	Paid Claims	1,902	7,022	442,532	449,553
	Case Reserves	5,098	181,100	332,716	513,816
	IBNR	(7,000)	3,458	178,256	181,714
	Discounted Claim Value	0	(19,960)	(42,871)	(62,831)
TOTAL FY 2014 CLAIMS		0	171,619	910,633	1,082,252
FUND YEAR 2015					
	Paid Claims	6,313	72,312	763,735	836,048
	Case Reserves	(6,313)	77,195	1,897,750	1,974,945
	IBNR	0	(256,717)	511,194	254,477
	Discounted Claim Value	0	14,163	(172,551)	(158,387)
TOTAL FY 2015 CLAIMS		0	(93,046)	3,000,129	2,907,082

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2020		
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	62	3,504	320,211	323,715
	Case Reserves	(62)	557,620	647,770	1,205,390
	IBNR	0	(98,326)	305,258	206,931
	Discounted Claim Value	0	(20,758)	(69,661)	(90,419)
	TOTAL FY 2016 CLAIMS	0	442,040	1,203,578	1,645,617
FUND YEAR 2017					
	Paid Claims	601	(1,031)	68,152	67,121
	Case Reserves	97,601	301,194	1,525,070	1,826,264
	IBNR	(98,201)	(131,900)	2,088,218	1,956,317
	Discounted Claim Value	0	(12,888)	(292,128)	(305,016)
	TOTAL FY 2017 CLAIMS	0	155,375	3,389,312	3,544,686
FUND YEAR 2018					
	Paid Claims	64,610	77,555	243,786	321,341
	Case Reserves	5,772	61,215	161,698	222,913
	IBNR	(70,382)	(243,701)	2,419,495	2,175,794
	Discounted Claim Value	0	10,328	(290,608)	(280,280)
	TOTAL FY 2018 CLAIMS	0	(94,603)	2,534,370	2,439,768
FUND YEAR 2019					
	Paid Claims	162	302,926	247,685	550,610
	Case Reserves	149,838	58,064	347,722	405,786
	IBNR	(150,000)	(747,767)	4,082,295	3,334,528
	Discounted Claim Value	0	69,501	(488,652)	(419,152)
	TOTAL FY 2019 CLAIMS	0	(317,278)	4,189,050	3,871,772
FUND YEAR 2020					
	Paid Claims	0	226,018		226,018
	Case Reserves	17,602	407,702		407,702
	IBNR	554,879	2,801,167		2,801,167
	Discounted Claim Value	(50,328)	(282,098)		(282,098)
	TOTAL FY 2020 CLAIMS	522,153	3,152,790	0	3,152,790
COMBINED TOTAL CLAIMS		522,153	3,486,100	19,161,011	22,647,111
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF JUNE 30, 2020

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,711	272,405	84,789,722	85,062,127
2. CLAIM EXPENSES				
Paid Claims	40,583	192,798	75,189,153	75,381,951
IBNR	137	1,598	34,155	35,753
Total Claims	40,719	194,396	75,223,309	75,417,704
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,081	36,429	5,790,360	5,826,790
Total Expenses	6,081	36,429	9,375,826	9,412,256
4. UNDERWRITING PROFIT (1-2-3)	(1,089)	41,580	190,587	232,167
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(1,089)	41,580	197,724	239,304
9. STATUTORY SURPLUS (6+7-8)	(1,089)	41,580	197,724	239,304

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	1,713	28,999	(62,587)	(33,588)
CASH	(40,211)	-	(28,432)	(28,432)
2020 SURPLUS	(2,802)	12,581	-	12,581
CASH	74,713	86,492	-	86,492
TOTAL SURPLUS	(1,089)	41,580	197,723	239,303
TOTAL CASH	34,502	86,492	231,877	318,368

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	(1,713)	(28,999)	34,155	5,156
Total Claims	(1,713)	(28,999)	534,624	505,625
FUND YEAR 2020				
Paid Claims	40,583	192,798	-	192,798
IBNR	1,849	30,597	-	30,597
Total Claims	42,432	223,395	-	223,395
COMBINED TOTAL CLAIMS	40,719	194,396	75,223,309	75,417,704

This report is based upon information which has not been audited nor certified
by an actuary and as such may not truly represent the condition of the fund.

Gloucester County Insurance Commission												
CLAIM ACTIVITY REPORT												
AS OF	June 30, 2020											
COVERAGE LINE- PROPERTY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	0	0	0	0	0	0	0	0	0	1	2	3
June-20	0	0	0	0	0	0	0	0	0	0	3	3
NET CHGE	0	0	0	0	0	0	0	0	0	-1	1	0
Limited Reserves												\$7,115
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$2,700	\$3,700
June-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$20,344	\$21,344
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,644	\$17,644
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$103,622	\$46,705	\$1,881,944
COVERAGE LINE- GENERAL LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	0	1	0	0	0	1	0	5	4	3	5	19
June-20	0	1	0	0	0	1	0	5	5	2	5	19
NET CHGE	0	0	0	0	0	0	0	0	1	-1	0	0
Limited Reserves												\$35,191
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$0	\$6,000	\$0	\$0	\$0	\$142,924	\$0	\$317,102	\$40,670	\$12,000	\$48,000	\$566,696
June-20	\$0	\$6,000	\$0	\$0	\$0	\$136,234	\$0	\$427,369	\$55,520	\$11,000	\$32,500	\$668,622
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$6,690)	\$0	\$110,266	\$14,850	(\$1,000)	(\$15,500)	\$101,926
Ltd Incurred	\$377,107	\$758,617	\$487,154	\$20,525	\$167,308	\$723,668	\$26,555	\$558,952	\$59,075	\$13,184	\$33,025	\$3,225,172
COVERAGE LINE- AUTO LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	0	0	0	0	0	0	0	3	1	2	0	6
June-20	0	0	0	0	0	0	0	3	1	1	0	5
NET CHGE	0	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves												\$59,261
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$291,763	\$7,500	\$7,500	\$0	\$306,763
June-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$281,805	\$7,500	\$7,000	\$0	\$296,305
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$9,958)	\$0	(\$500)	\$0	(\$10,458)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$374,358	\$20,055	\$17,860	\$0	\$1,254,878
COVERAGE LINE- WORKERS COMP.												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	0	0	2	3	2	6	4	5	8	21	33	84
June-20	0	0	2	3	1	4	4	4	5	18	22	63
NET CHGE	0	0	0	0	-1	-2	0	-1	-3	-3	-11	-21
Limited Reserves												\$17,485
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$0	\$0	\$16,352	\$82,779	\$17,499	\$76,985	\$51,008	\$155,828	\$163,375	\$397,779	\$155,183	\$1,116,788
June-20	\$0	\$0	\$15,788	\$82,614	\$13,999	\$60,004	\$27,381	\$132,566	\$103,015	\$363,002	\$303,182	\$1,101,551
NET CHGE	\$0	\$0	(\$564)	(\$165)	(\$3,500)	(\$16,981)	(\$23,627)	(\$23,262)	(\$60,361)	(\$34,777)	\$147,999	(\$15,238)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,167,203	\$1,448,113	\$724,061	\$1,769,195	\$1,145,047	\$1,063,052	\$1,043,143	\$965,894	\$431,067	\$12,815,832
TOTAL ALL LINES COMBINED												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	0	1	2	3	2	7	4	13	13	27	40	112
June-20	0	1	2	3	1	5	4	12	11	21	30	90
NET CHGE	0	0	0	0	-1	-2	0	-1	-2	-6	-10	-22
Limited Reserves												\$23,198
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$0	\$6,000	\$16,352	\$82,779	\$17,499	\$219,909	\$51,008	\$764,694	\$211,545	\$418,279	\$205,883	\$1,993,947
June-20	\$0	\$6,000	\$15,788	\$82,614	\$13,999	\$196,238	\$27,381	\$841,740	\$166,034	\$382,002	\$356,026	\$2,087,822
NET CHGE	\$0	\$0	(\$564)	(\$165)	(\$3,500)	(\$23,671)	(\$23,627)	\$77,046	(\$45,511)	(\$36,277)	\$150,143	\$93,875
Ltd Incurred	\$1,824,535	\$2,801,948	\$2,064,953	\$1,640,616	\$976,565	\$3,144,695	\$1,573,159	\$2,157,850	\$1,382,150	\$1,100,560	\$510,797	\$19,177,827

2017 2018 2019 2020 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

June 30, 2020

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		42		MONTH	Last Month		41		MONTH	Last Year		30		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-May-20			Incurred	Incurred	30-Jun-19		
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%
GEN LIABILITY	609,000	558,952	558,952	91.78%	569,159	93.46%	428,651	428,651	70.39%	566,301	92.99%	106,579	106,579	17.50%	521,092	85.57%
AUTO LIABILITY	104,000	374,358	374,358	359.96%	93,820	90.21%	374,358	374,358	359.96%	93,357	89.77%	284,497	284,497	273.55%	86,228	82.91%
WORKER'S COMP	1,217,000	1,063,052	1,063,052	87.35%	1,203,878	98.92%	1,068,715	1,068,715	87.82%	1,202,569	98.81%	1,081,772	1,081,772	88.89%	1,175,278	96.57%
TOTAL ALL LINES	2,108,000	2,157,850	2,157,850	102.36%	2,044,857	97.00%	2,033,212	2,033,212	96.45%	2,040,227	96.78%	1,635,806	1,635,806	77.60%	1,960,598	93.01%
NET PAYOUT %	\$1,316,110					62.43%										

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		30		MONTH	Last Month		29		MONTH	Last Year		18		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-May-20			Incurred	Incurred	30-Jun-19		
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	258,261	258,261	141.13%	177,670	97.09%
GEN LIABILITY	576,000	59,075	59,075	10.26%	492,855	85.57%	44,075	44,075	7.65%	487,598	84.65%	25,790	25,790	4.48%	409,877	71.16%
AUTO LIABILITY	103,000	20,055	20,055	19.47%	85,399	82.91%	20,055	20,055	19.47%	84,482	82.02%	12,583	12,583	12.22%	68,425	66.43%
WORKER'S COMP	1,232,000	1,043,143	1,043,143	84.67%	1,189,763	96.57%	1,046,311	1,046,311	84.93%	1,185,299	96.21%	1,014,195	1,014,195	82.32%	1,063,352	86.31%
TOTAL ALL LINES	2,094,000	1,382,150	1,382,150	66.01%	1,951,018	93.17%	1,370,318	1,370,318	65.44%	1,940,379	92.66%	1,310,829	1,310,829	62.60%	1,719,324	82.11%
NET PAYOUT %	\$1,216,116					58.08%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		18		MONTH	Last Month		17		MONTH	Last Year		6		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-May-20			Incurred	Incurred	30-Jun-19		
PROPERTY	191,270	103,622	103,622	54.18%	185,699	97.09%	106,357	106,357	55.61%	185,285	96.87%	70,669	70,669	N/A	N/A	N/A
GEN LIABILITY	552,801	13,184	13,184	2.38%	393,369	71.16%	14,184	14,184	2.57%	384,450	69.55%	20,000	20,000	N/A	N/A	N/A
AUTO LIABILITY	103,893	17,860	17,860	17.19%	69,018	66.43%	18,360	18,360	17.67%	66,812	64.31%	5,382	5,382	N/A	N/A	N/A
WORKER'S COMP	1,300,289	965,894	965,894	74.28%	1,122,293	86.31%	995,245	995,245	76.54%	1,095,257	84.23%	267,527	267,527	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	1,100,560	1,100,560	51.23%	1,770,379	82.41%	1,134,146	1,134,146	52.79%	1,731,805	80.61%	363,578	363,578	N/A	N/A	N/A
NET PAYOUT %	\$718,558					33.45%										

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		6		MONTH	Last Month		5		MONTH	Last Year		-6		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-May-20			Incurred	Incurred	30-Jun-19		
PROPERTY	339,909	46,705	46,705	13.74%	152,959	45.00%	29,760	29,760	8.76%	125,766	37.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	601,000	33,025	33,025	5.50%	114,190	19.00%	48,000	48,000	7.99%	84,140	14.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	112,001	0	0	0.00%	22,400	20.00%	0	0	0.00%	16,800	15.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,319,505	431,067	431,067	32.67%	184,731	14.00%	246,267	246,267	18.66%	118,755	9.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,372,415	510,797	510,797	21.53%	474,280	19.99%	324,027	324,027	13.66%	345,462	14.56%	0	0	N/A	N/A	N/A

2014 2015 2016 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

June 30, 2020

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		78			Last Month		77			Last Year		66		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-19		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	751,941	97.05%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,689	97.14%
WORKER'S COMP	1,107,261	724,061	724,061	65.39%	1,107,261	100.00%	727,561	727,561	65.71%	1,107,261	100.00%	709,486	709,486	64.08%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	976,565	976,565	44.51%	2,164,840	98.67%	980,065	980,065	44.67%	2,164,840	98.67%	961,989	961,989	43.84%	2,169,263	98.87%
NET PAYOUT %	\$962,566					43.87%										

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		66			Last Month		65			Last Year		54		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-19		TARGETED
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	659,938	97.05%	723,668	723,668	106.42%	660,194	97.09%	727,354	727,354	106.96%	657,767	96.73%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	88,401	97.14%	307,746	307,746	338.18%	88,315	97.05%	307,746	307,746	338.18%	86,052	94.56%
WORKER'S COMP	1,157,000	1,769,195	1,769,195	152.91%	1,157,000	100.00%	1,738,850	1,738,850	150.29%	1,156,769	99.98%	1,671,946	1,671,946	144.51%	1,153,539	99.70%
TOTAL ALL LINES	2,158,000	3,144,695	3,144,695	145.72%	2,135,339	98.95%	3,114,350	3,114,350	144.32%	2,135,278	98.95%	3,051,133	3,051,133	141.39%	2,127,359	98.58%
NET PAYOUT %	\$2,948,457					136.63%										

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		54			Last Month		53			Last Year		42		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-19		TARGETED
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	26,555	26,555	4.14%	620,791	96.73%	26,555	26,555	4.14%	620,131	96.63%	21,927	21,927	3.42%	599,789	93.46%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	98,047	94.56%	19,249	19,249	18.57%	97,733	94.26%	19,249	19,249	18.57%	93,536	90.21%
WORKER'S COMP	1,226,749	1,145,047	1,145,047	93.34%	1,223,079	99.70%	1,145,047	1,145,047	93.34%	1,222,592	99.66%	1,133,614	1,133,614	92.41%	1,213,521	98.92%
TOTAL ALL LINES	2,169,445	1,573,159	1,573,159	72.51%	2,139,155	98.60%	1,573,159	1,573,159	72.51%	2,137,694	98.54%	1,557,098	1,557,098	71.77%	2,104,084	96.99%
NET PAYOUT %	\$1,545,778					71.25%										

2010 2011 2012 2013 YEARS

**Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

AS OF

June 30, 2020

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		126		MONTH	Last Month		125		MONTH	Last Year		114		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-May-20			Incurred	Incurred	30-Jun-19		
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,043	1,354,043	129.67%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,415	1,824,415	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		114		MONTH	Last Month		113		MONTH	Last Year		102		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-May-20			Incurred	Incurred	30-Jun-19		
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	758,617	758,617	78.22%	935,829	96.50%	758,617	758,617	78.22%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	352,688	513.75%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,719,678	1,719,678	136.41%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,801,948	2,801,948	110.60%	2,497,275	98.58%	2,801,948	3,027,840	119.52%	2,497,275	98.58%	2,810,733	2,810,733	110.95%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		102		MONTH	Last Month		101		MONTH	Last Year		90		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-May-20			Incurred	Incurred	30-Jun-19		
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	149,379	62.41%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	504,968	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,167,203	1,167,203	90.33%	1,292,157	100.00%	1,167,203	1,167,203	90.33%	1,292,157	100.00%	1,152,103	1,437,980	111.29%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,064,953	2,064,953	80.35%	2,533,888	98.60%	2,064,953	2,064,953	80.35%	2,533,888	98.60%	2,067,666	1,630,483	63.44%	2,533,888	98.60%
NET PAYOUT %	\$2,049,165				79.74%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		90		MONTH	Last Month		89		MONTH	Last Year		78		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-May-20			Incurred	Incurred	30-Jun-19		
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,448,113	1,448,113	112.07%	1,292,157	100.00%	1,448,113	1,448,113	112.07%	1,292,157	100.00%	1,437,980	1,437,980	111.29%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,640,616	1,640,616	63.74%	2,537,906	98.60%	1,640,616	1,640,616	63.74%	2,537,906	98.60%	1,630,483	1,630,483	63.34%	2,537,906	98.60%
NET PAYOUT %	\$1,558,001				60.53%											

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 54-20

JULY 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Gloucester County Insurance Commission's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

<u>FUND YEAR 2020</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓001196			
✓001196	NEW JERSEY COUNTIES EXCESS JIF	CEL -2ND HALF 2020	1,278,831.52
			1,278,831.52
✓001197			
✓001197	INSERVCO INSURANCE SERVICES	CLAIM FEE 7/20	7,401.34
			7,401.34
✓001198			
✓001198	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/20	7.70
✓001198	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 7/20	13,008.42
			13,016.12
✓001199			
✓001199	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 7/20	5,251.00
			5,251.00
✓001200			
✓001200	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 7/20	717.92
			717.92
✓001201			
✓001201	BROWN & CONNERY, LLP	LEGAL SERVICE 7.2.20	5,054.00
✓001201	BROWN & CONNERY, LLP	LEGAL SERVICE 6.26.20	2,130.00
✓001201	BROWN & CONNERY, LLP	LEGAL SERVICE 6.30.20	7,758.00
✓001201	BROWN & CONNERY, LLP	LEGAL SERVICE 7.2.20	1,735.00
✓001201	BROWN & CONNERY, LLP	LEGAL SERVICE 6.16.20	3,789.00
✓001201	BROWN & CONNERY, LLP	LEGAL SERVICE 7.1.20	3,668.00
✓001201	BROWN & CONNERY, LLP	LEGAL SERVICE 6.26.20	753.00
✓001201	BROWN & CONNERY, LLP	LEGAL SERVICE 7.1.20	484.00
			25,371.00
✓001202			
✓001202	GRACE MARMERO LLP	ATTORNEY SERVICES 7/20	1,665.00
			1,665.00
✓001203			
✓001203	VIOLA YEAGER	MEDICAL REIMBURSEMENT 7/20	377.51
			377.51
✓001204			
✓001204	JUNE ATKINSON	MEDICAL REIMBURSEMENT 7/20	377.51
			377.51
✓001205			
✓001205	DIVISION OF PENSIONS AND BENEFITS	MEDICAL REIMBURSEMENT 7/20	1,644.56
			1,644.56
✓001206			
✓001206	HARDENBERGH INSURANCE GROUP	RMC FEE 7/20	26,896.08
			26,896.08
		Total Payments FY 2020	1,361,549.56
		TOTAL PAYMENTS ALL FUND YEARS	\$1,361,549.56

Chairperson

Attest:

Dated:_____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST**

Resolution No. 55-20

JULY 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills.

BE IT RESOLVED that the Gloucester County Insurance Commission Health Insurance Fund's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0720			
W0720	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 7/20	530.50
W0720	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 7/20	2,820.00
			3,350.50
		Total Payments FY 2020	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest: _____ Dated: _____
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 56-20

AUGUST 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Gloucester County Insurance Commission's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001155			
001155	DIVISION OF PENSION & BENEFITS	VOID	-1,644.56
			-1,644.56
001171			
001171	DIVISION OF PENSION & BENEFITS	VOID	-3,289.12
			-3,289.12
001207			
001207	INSERVCO INSURANCE SERVICES	CLAIM FEE 8/20	7,401.33
			7,401.33
001208			
001208	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/20	5.50
001208	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 8/20	13,008.42
			13,013.92
001209			
001209	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 8/20	5,251.00
			5,251.00
001210			
001210	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 8/20	717.92
			717.92
001211			
001211	BROWN & CONNERY, LLP	LEGAL 7.23.20	15,039.00
001211	BROWN & CONNERY, LLP	LEGAL 7.23.20	1,987.00
001211	BROWN & CONNERY, LLP	LEGAL 7.23.20	2,642.00
001211	BROWN & CONNERY, LLP	LEGAL 8.10.20	1,737.00
001211	BROWN & CONNERY, LLP	LEGAL 6.18.20	4,845.00
001211	BROWN & CONNERY, LLP	LEGAL 8.19.20	9,372.00
001211	BROWN & CONNERY, LLP	LEGAL 8.3.20	11,116.90
001211	BROWN & CONNERY, LLP	LEGAL 7.23.20	589.00
001211	BROWN & CONNERY, LLP	LEGAL 7.24.20	1,010.00
			48,337.90
001212			
001212	GRACE MARMERO LLP	ATTORNEY SERVICES 8/20	3,690.00
			3,690.00
001213			
001213	VIOLA YEAGER	REIMBURSEMENT 8/20	377.51
			377.51
001214			
001214	JUNE ATKINSON	REIMBURSEMENT 8/20	377.51
			377.51

001215			
001215	SPARK CREATIVE GROUP	SITE UPDATES - 5/20	52.50
			52.50
001216			
001216	DIVISION OF PENSIONS AND BENEFITS	MEDICAL REIMBURSEMENT 8/20	1,644.56
			1,644.56
001217			
001217	HARDENBERGH INSURANCE GROUP	RMC 8/20	26,896.08
			26,896.08
		Total Payments FY 2020	102,826.55
		TOTAL PAYMENTS ALL FUND YEARS	\$102,826.55

Chairperson

Attest: _____ Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST**

Resolution No. 57-20

AUGUST 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills.

BE IT RESOLVED that the Gloucester County Insurance Commission Health Insurance Fund's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0820			
W0820	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 7/20	530.50
W0820	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 7/20	2,820.00
			3,350.50
		Total Payments FY 2020	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest: _____ Dated: _____
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 58-20

SEPTEMBER 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Gloucester County Insurance Commission's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001230			
001230	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 12.31.2019	16,736.00
			16,736.00
		Total Payments FY 2019	16,736.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001218			
001218	DIVISION OF PENSION & BENEFITS	REIMBURSEMENT 9/20	1,644.56
			1,644.56
001219			
001219	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 9/20	7,401.33
			7,401.33
001220			
001220	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/20	6.00
001220	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 9/20	13,008.42
			13,014.42
001221			
001221	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 9/20	5,251.00
			5,251.00
001222			
001222	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 9/20	717.92
			717.92
001223			
001223	COURIER-POST	ACCT # CHL-091699 - AD - 8.12.20	24.96
			24.96
001224			
001224	BROWN & CONNERY, LLP	LEGAL 8/20	2,489.00
001224	BROWN & CONNERY, LLP	LEGAL 8.31.20	1,171.00
001224	BROWN & CONNERY, LLP	LEGAL 8.28.20	6,595.00
001224	BROWN & CONNERY, LLP	LEGAL 9.8.20	3,459.00
001224	BROWN & CONNERY, LLP	LEGAL 9.3.20	2,413.00
001224	BROWN & CONNERY, LLP	LEGAL 8.31.20	220.00
			16,347.00

✓001225			
✓001225	GRACE MARMERO LLP	ATTORNEY SERVICES 9/20	2,858.03
			2,858.03
✓001226			
✓001226	VIOLA YEAGER	REIMBURSEMENT 9/20	377.51
			377.51
✓001227			
✓001227	JUNE ATKINSON	REIMBURSEMENT 9/20	377.51
			377.51
✓001228			
✓001228	NJ ADVANCE MEDIA	ACCT# 1159386 - AD - 8.11.20	27.01
			27.01
✓001229			
✓001229	HARDENBERGH INSURANCE GROUP	RMC FEE 9/20	26,896.08
			26,896.08
		Total Payments FY 2020	74,937.33
		TOTAL PAYMENTS ALL FUND YEARS	\$91,673.33

Chairperson

Attest: _____

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST**

Resolution No. 59-20

SEPTEMBER 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills.

BE IT RESOLVED that the Gloucester County Insurance Commission Health Insurance Fund's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0920			
W0920	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 9/20	530.50
W0920	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 9/20	2,820.00
			3,350.50
		Total Payments FY 2020	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest: _____

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	June			
CURRENT FUND YEAR	2020			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,905,944.96	4839029.85	34760.29	32,154.82
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$268,923.56	\$32,865.43	\$198,700.06	\$37,358.07
10 (Withdrawals - Sales)	-\$549,628.08	-\$313,569.95	-\$198,700.06	-\$37,358.07
Ending Cash & Investment Balance	\$4,625,240.44	\$4,558,325.33	\$34,760.29	\$32,154.82
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$126,094.43	\$1,435.84	\$103,739.52	\$20,919.07
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,751,334.87	\$4,559,761.17	\$138,499.81	\$53,073.89

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2020							
Month Ending: June							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	229,760.75	3,014,481.59	(97,218.64)	1,143,700.37	311,769.32	303,451.57	4,905,944.95
RECEIPTS							
Assessments	887.59	1,569.36	292.46	3,399.86	8,082.72	2,999.77	17,231.75
Refunds	700.00	0.00	0.00	10,000.00	0.00	0.00	10,700.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	4,933.68	4,933.68
TOTAL	1,587.59	1,569.36	292.46	13,399.86	8,082.72	7,933.45	32,865.43
EXPENSES							
Claims Transfers	0.00	27,400.00	9,958.07	198,700.06	0.00	0.00	236,058.13
Expenses	0.00	0.00	0.00	0.00	0.00	77,463.39	77,463.39
Other *	0.00	0.00	0.00	0.00	0.00	48.43	48.43
TOTAL	0.00	27,400.00	9,958.07	198,700.06	0.00	77,511.82	313,569.95
END BALANCE	231,348.33	2,988,650.95	(106,884.25)	958,400.17	319,852.03	233,873.19	4,625,240.43

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter "GCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality, and

WHEREAS, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

WHEREAS, the GCIC is a public agency which must comply with the Open Public Records Act (OPRA) N.J.S.A. 47: 1A-1 to -13; and

WHEREAS, the GCIC must comply with OPRA and reported New Jersey Case Law interpreting same; and

WHEREAS, the GCIC did hold a closed session from which the public was excluded on September 24, 2020 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission pursuant to both the Open Public Meetings Act and the Open Public Records Act as follows:

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods and 6/1/20 to 6/30/20, 7/1/20 to 7/31/20 and 8/1/20 to 8/31/20 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 24, 2020

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2020 Thru 06/30/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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I n s e r v c o R e p o r t T e r m i n o l o g y

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions—Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2020 Thru 06/30/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5582	3530001906	001 TAYLOR, JOHN	4/8/2020	4/24/2020	PARKER MCCAY	6/5/2020	LEGAL FEE - INV #3114782	765.00	765.00
C	5584	3530001758	001 LOPES, JOSEPH	4/2/2020	4/29/2020	PARKER MCCAY	6/5/2020	LEGAL FEE - INV #3114784	3,698.00	3,698.00
C	5586	3530001906	001 TAYLOR, JOHN	5/21/2020	5/21/2020	PARKER MCCAY	6/19/2020	LEGAL FEE - INV #3116179	82.50	82.50
C	5589	3530001758	001 LOPES, JOSEPH	5/6/2020	5/28/2020	PARKER MCCAY	6/19/2020	LEGAL FEE - INV #3116181	1,552.50	1,552.50
C	5597	3530001768	001 VISALLI, CARMEN	4/16/2020	5/29/2020	MADDEN & MADDEN PA	6/19/2020	LEGAL FEE - STMT#16	2,255.00	2,255.00
C	5598	3530001758	001 LOPES, JOSEPH	3/3/2020	3/24/2020	PARKER MCCAY	6/19/2020	LEGAL FEE - INV #3113567	1,605.07	1,605.07
Total for Coverage: Auto Liability							Number of entries: 6		9,958.07	9,958.07
Coverage: Auto Physical Damage										
R	2517	3530002329	001 GLOUCESTER COUNTY	2/10/2020	2/10/2020	A. MICCICHE, INC.	6/15/2020	SALVAGE	-700.00	-700.00
R	28222400	3530002222	001 GLOUCESTER COUNTY	7/16/2019	7/16/2019	USAA CLAIMS	6/24/2020	SUBRO RECOVERY	-2,485.30	-2,485.30
R	28299085	3530002222	001 GLOUCESTER COUNTY	7/16/2019	7/16/2019	USAA CLAIMS	6/24/2020	SUBRO RECOVERY	-250.00	-250.00
Total for Coverage: Auto Physical Damage							Number of entries: 3		-3,435.30	-3,435.30
Coverage: General Liability										
C	5583	3530001827	001 ARROYO, NEREIDA	4/1/2020	4/28/2020	PARKER MCCAY	6/5/2020	LEGAL FEE - INV #3114783	1,931.79	1,931.79
C	5585	3530001727	001 FAUST, JOHN	3/12/2020	4/24/2020	PARKER MCCAY	6/5/2020	INV# 3114781	336.49	336.49
C	5587	3530002023	001 MCBRIDE, BRIAN	3/19/2020	3/30/2020	MADDEN & MADDEN PA	6/19/2020	LEGAL FEE - STMT #9	135.00	135.00
C	5588	3530001827	001 ARROYO, NEREIDA	2/3/2020	2/14/2020	PARKER MCCAY	6/19/2020	LEGAL FEE - INV #3111919	150.00	150.00
C	5590	3530001827	001 ARROYO, NEREIDA	5/4/2020	5/29/2020	PARKER MCCAY	6/19/2020	LEGAL FEE - INV #3116180	7,839.80	7,839.80
C	5591	3530001870	001 GAVEGLIA, DAPHNE	1/20/2020	3/26/2020	CHANCE & MCCANN LLC	6/19/2020	LEGAL FEE - INV #16109	2,073.82	2,073.82
C	5592	3530001727	001 FAUST, JOHN	5/1/2020	5/29/2020	PARKER MCCAY	6/19/2020	LEGAL FEE - INV #3116178	4,678.73	4,678.73
C	5593	3530001524	001 PFOST, DONALD	3/6/2020	3/31/2020	MADDEN & MADDEN PA	6/19/2020	LEGAL FEE - STMT #28	3,900.00	3,900.00
C	5594	3530001524	001 PFOST, DONALD	4/1/2020	5/29/2020	MADDEN & MADDEN PA	6/19/2020	LEGAL FEE - STMT #29	2,790.00	2,790.00
C	5596	3530001870	001 GAVEGLIA, DAPHNE	4/2/2020	5/20/2020	CHANCE & MCCANN LLC	6/19/2020	LEGAL FEE - INV #16304	2,889.37	2,889.37
Total for Coverage: General Liability							Number of entries: 10		26,725.00	26,725.00
Coverage: Police Professional										
C	5595	3530002334	001 MCDOWELL, CHARLES	3/6/2020	4/7/2020	MADDEN & MADDEN PA	6/19/2020	LEGAL FEE - STMT #1	525.00	525.00
C	5599	3530002199	001 GILLIAM, DERRICK	3/6/2020	4/15/2020	MADDEN & MADDEN PA	6/19/2020	LEGAL FEE - STMT #5	150.00	150.00
Total for Coverage: Police Professional							Number of entries: 2		675.00	675.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 21		33,922.77	33,922.77



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2020 Thru 07/31/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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I n s e r v c o R e p o r t T e r m i n o l o g y

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions--Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2020 Thru 07/31/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5602	3530001758	001	LOPEZ, JOSEPH	4/15/2020	4/15/2020	DIPIERO COURT REPORTING	7/2/2020	CRT RPTING INV #00074455	725.00 725.00
C	5608	3530001906	001	TAYLOR, JOHN	6/4/2020	6/30/2020	PARKER MCCAY	7/17/2020	INV# 3117494	1,620.00 1,620.00
C	5610	3530001758	001	LOPEZ, JOSEPH	6/2/2020	6/29/2020	PARKER MCCAY	7/31/2020	LEGAL FEE - INV #3117496	2,141.50 2,141.50
Total for Coverage: Auto Liability							Number of entries: 3		4,486.50	4,486.50
Coverage: Auto Physical Damage										
C	22762	3530002440	001	GLOUCESTER COUNTY	6/3/2020	6/3/2020	BELLMAN COLLISION	7/2/2020	2017 FORD EXPLORER PLATE# CG7BCX	3,427.94 3,427.94
C	5600	3530002434	001	GLOUCESTER COUNTY	5/23/2020	5/23/2020	BELLMAN COLLISION	7/2/2020	2017 Chev Van Plate #CG7BKG	12,516.53 12,516.53
C	5603	3530002222	001	GLOUCESTER COUNTY	7/16/2019	7/16/2019	GLOUCESTER COUNTY	7/2/2020	2018 DODGE DURANGO PLATE# CG68KH - DEDUCTIBLE	1,000.00 1,000.00
C	5607	3530002440	001	GLOUCESTER COUNTY	6/3/2020	6/3/2020	BELLMAN COLLISION	7/17/2020	2017 FORD EXPLORER PLATE# CG7BCX	3,427.94 3,427.94
V	22762	3530002440	001	GLOUCESTER COUNTY	6/3/2020	6/3/2020	BELLMAN COLLISION	7/6/2020	VOID: 2017 FORD EXPLORER PLATE# CG7BCX	-3,427.94 -3,427.94
Total for Coverage: Auto Physical Damage							Number of entries: 5		16,944.47	16,944.47
Coverage: General Liability										
C	5601	3530001827	001	ARROYO, NEREIDA	5/15/2020	5/15/2020	MASER CONSULTING PA	7/2/2020	INV# 583387	5,969.14 5,969.14
C	5604	3530001827	001	ARROYO, NEREIDA	6/19/2020	6/19/2020	MASER CONSULTING PA	7/2/2020	INV# 589670	7,562.50 7,562.50
C	5605	3530001827	001	ARROYO, NEREIDA	5/29/2020	5/29/2020	CAMPISE REPORTING INC	7/2/2020	INV# 2006013C	170.20 170.20
C	5606	3530001980	001	WARD, MARY	6/22/2020	6/30/2020	MADDEN & MADDEN PA	7/17/2020	CLIENT ID# 32091-000M	1,065.00 1,065.00
C	5609	3530001727	001	FAUST, JOHN	6/1/2020	6/30/2020	PARKER MCCAY	7/17/2020	STMNT# 1 INV# 3117493	5,362.50 5,362.50
F	5591	3530001870	001	GAVEGLIA, DAPHNE	1/20/2020	3/26/2020	CHANCE & MCCANN LLC	7/15/2020	REFUND OVERPAYMENT	-2,073.82 -2,073.82
V	5591	3530001870	001	GAVEGLIA, DAPHNE	1/20/2020	3/26/2020	CHANCE & MCCANN LLC	7/15/2020	VOID: REFUND OVERPAYMENT	2,073.82 2,073.82
V	5591	3530001870	001	GAVEGLIA, DAPHNE	1/20/2020	3/26/2020	CHANCE & MCCANN LLC	7/15/2020	VOID: LEGAL FEE - INV #16109	-2,073.82 -2,073.82
Total for Coverage: General Liability							Number of entries: 8		18,055.52	18,055.52
Total for Gloucester Co Ins Commission - 353							Number of entries: 16		39,486.49	39,486.49



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2020 Thru 08/31/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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I n s e r v c o R e p o r t T e r m i n o l o g y

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions—Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2020 Thru 08/31/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5613	3530001906	001 TAYLOR, JOHN	6/29/2020	7/31/2020	PARKER MCCAY	8/14/2020	INV# 3119080	727.85	727.85
C	5614	3530001758	001 LOPES, JOSEPH	4/21/2020	4/21/2020	CRAIG H ROSEN MD PA	8/14/2020	file# 16024-21 IME	900.00	900.00
C	5617	3530001758	001 LOPES, JOSEPH	6/29/2020	7/30/2020	PARKER MCCAY	8/28/2020	INV# 3119082	1,100.17	1,100.17
S	5552	3530001758	001 LOPES, JOSEPH	4/21/2020	4/21/2020	CRAIG H ROSEN MD	8/11/2020	STOP: CLAIM #16024-21 IME - PREPAYMENT	-900.00	-900.00
Total for Coverage: Auto Liability							Number of entries: 4		1,828.02	1,828.02
Coverage: Auto Physical Damage										
C	5612	3530002473	001 GLOUCESTER COUNTY	10/12/2019	10/12/2019	BELLMAR COLLISION	8/14/2020	2014 FORD VAN PLATE #0A2824	5,551.41	5,551.41
Total for Coverage: Auto Physical Damage							Number of entries: 1		5,551.41	5,551.41
Coverage: General Liability										
C	5611	3530001827	001 ARROYO, NEREIDA	6/2/2020	6/30/2020	PARKER MCCAY	8/14/2020	INV# 3117495	2,265.90	2,265.90
C	5615	3530001870	001 GAVEGLIA, DAPHNE	6/1/2020	7/7/2020	CHANCE & MCCANN LLC	8/14/2020	INV# 16476	900.00	900.00
C	5616	3530001980	001 WARD, MARY	7/6/2020	7/30/2020	MADDEN & MADDEN PA	8/14/2020	STATEMENT# 2	775.00	775.00
C	5618	3530001524	001 PFOST, DONALD	7/20/2020	7/20/2020	MADDEN & MADDEN PA	8/28/2020	LEGAL FEE - INV #31	45.00	45.00
C	5619	3530001827	001 ARROYO, NEREIDA	7/9/2020	7/31/2020	PARKER MCCAY	8/28/2020	INV# 3119081	3,433.55	3,433.55
C	5620	3530001524	001 PFOST, DONALD	6/4/2020	6/29/2020	MADDEN & MADDEN PA	8/28/2020	LEGAL FEE - STMT #30	735.00	735.00
Total for Coverage: General Liability							Number of entries: 6		8,154.45	8,154.45
Total for Gloucester Co Ins Commission - 353							Number of entries: 11		15,533.88	15,533.88





**Gloucester County Insurance Commission
Bill Review / PPO Savings
2020**

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	41	95%	\$114,254.78	98%	\$54,865.12	\$0.00	\$52,062.62	\$7,327.04	\$59,389.66	\$8,312.81	\$51,076.85
	February	48	94%	\$98,630.43	96%	\$25,430.58	\$429.15	\$11,917.11	\$60,853.59	\$73,199.85	\$10,050.26	\$63,149.59
	March	44	82%	\$73,035.05	44%	\$30,018.94	\$1,079.25	\$8,330.34	\$33,606.52	\$43,016.11	\$6,020.79	\$36,995.32
	April	43	91%	\$56,267.69	36%	\$9,797.95	\$154.20	\$6,661.98	\$39,653.56	\$46,469.74	\$2,561.02	\$43,908.72
	May	28	86%	\$34,579.92	92%	\$22,691.26	\$125.75	\$9,395.55	\$2,367.36	\$11,888.66	\$1,664.44	\$10,224.22
	June	45	100%	\$42,298.50	100%	\$25,572.37	\$0.00	\$7,534.48	\$9,191.65	\$16,726.13	\$2,293.06	\$14,433.07
	July	40	93%	\$35,386.38	98%	\$24,856.57	\$33.00	\$6,543.12	\$3,953.69	\$10,529.81	\$1,474.17	\$9,055.64
	August	47	89%	\$21,987.90	81%	\$12,366.81	\$73.48	\$5,411.59	\$4,136.02	\$9,621.09	\$1,346.93	\$8,274.16
YTD Total		336		\$476,440.65		\$205,599.60	\$1,894.83	\$107,856.79	\$161,089.43	\$270,841.05	\$33,723.49	\$237,117.56

Monthly Summary

	<u>June</u>	<u>July</u>	<u>August</u>
Total Savings (before fees):	\$16,726.13	\$10,529.81	\$9,621.09
Percent Savings:	40%	30%	44%
NET SAVINGS:	\$14,433.07	\$9,055.64	\$8,274.16
Percent NET SAVINGS:	34%	26%	38%

YTD Summary

Total Savings (before fees):	\$270,841.05
Percent Savings:	57%
NET SAVINGS:	\$237,117.56
Percent NET SAVINGS:	50%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 24, 2020

GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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June - September 2020

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 25:** Attended the GCIC meeting via teleconference.
- **July 14:** Attended the GCIC Claims Committee meeting via teleconference.
- **August 11:** Attended the GCIC Claims Committee meeting via teleconference.
- **September 8:** Attended the GCIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **September 24:** Plan to attend the GCIC meeting via teleconference.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/covid-19-updates/> or <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF – Safety Director Message - 2021 Training Announcement (please see attached) – August 14.

■

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with the utmost concern for our public employers and employees NJCE is offering online live safety training webinars.

Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The September – October Live Training Webinar Schedule and Registration Links are attached.

NJCE MEDIA LIBRARY

The NJCE DVD Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2018/10/2018-NJCE-JIF-Media-Catalog.pdf> or email the video library at melvideolibrary@jamontgomery.com.

GCIC Usage:

- No Videos were utilized in 2020.

NJCE ONLINE STREAMING VIDEO SERVICE

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations.

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/safety-training-videos-registration/> Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.

The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) continues our live-instructor virtual safety training. Our upcoming schedule of online webinars is provided below, with links to register.

September/October Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
9/18/20	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
9/18/20	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
9/18/20	Fire Safety	1:00 - 2:00 pm
9/21/20	Chain Saw Safety	9:00 - 10:00 am
9/21/20	HazCom w/GHS	10:30 - 12:00 pm
9/21/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
9/22/20	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
9/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/22/20	Dealing with Difficult People	1:00 - 3:00 pm
9/22/20	Bloodborne Pathogens (BBP)-Evening	7:00 - 8:00 pm
9/23/20	Fall Protection Awareness	8:30 - 10:30 am
9/23/20	Fire Extinguisher	1:00 - 2:00 pm
9/24/20	Protecting Children from Abuse for Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/24/20	Driving Safety Awareness	9:00 - 10:30 am
9/24/20	Leaf Collection Safety	1:00 - 3:00 pm
9/24/20	Mower Safety	3:00 - 4:00 pm
9/25/20	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/25/20	Hearing Conservation	11:00 - 12:00 pm
9/25/20	Chipper Safety	1:00 - 2:00 pm
9/28/20	Fire Safety	8:30 - 9:30 am
9/28/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
9/29/20	HazCom w/GHS	8:30 - 10:00 am
9/29/20	Preparing for First Amendment Audits	9:00 - 11:00 am
9/29/20	Protecting Children from Abuse for Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/29/20	Confined Space Entry for Supervisors	12:30 - 3:30 pm
9/29/20	Protecting Children from Abuse for Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
9/29/20	Chain Saw Safety	1:00 - 2:00 pm
9/30/20	Dealing with Difficult People	9:00 - 11:00 am
9/30/20	Protecting Children from Abuse -For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
9/30/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/1/20	Leaf Collection Safety	8:30 - 10:30 am
10/1/20	Chipper Safety	11:00 - 12:00 pm
10/1/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/2/20	Chainsaw Safety	8:30 - 9:30 am
10/2/20	Mower Safety	10:00 - 11:00 am
10/2/20	Fire Extinguisher	11:30 - 12:30 pm
10/5/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
10/5/20	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
10/5/20	HazCom w/GHS	1:00 - 2:30 pm

Date	Webinar Topic	Time
10/6/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/6/20	Flagger Skills and Safety Considerations	11:00 - 12:00 pm
10/6/20	Fire Safety	1:00 - 2:00 pm
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/7/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
10/7/20	Hearing Conservation	1:00 - 2:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/8/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/8/20	Accident Investigation	1:00 - 3:00 pm
10/9/20	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/9/20	Driving Safety Awareness	11:00 - 12:30 pm
10/9/20	Bloodborne Pathogens (BBP)	1:30 - 2:30 pm
10/13/20	Chipper Safety	8:30 - 9:30 am
10/13/20	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
10/14/20	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
10/14/20	Mower Safety	11:30 - 12:30 pm
10/14/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening	6:00 – 8:00 pm
10/15/20	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm
10/15/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
10/16/20	Hearing Conservation	9:00 - 10:00 am
10/16/20	HazCom w/GHS	10:30 - 12:00 pm
10/16/20	Fall Protection Awareness	1:00 - 3:00 pm
10/19/20	Accident Investigation	9:00 - 11:00 am
10/19/20	Fire Safety	11:30 - 12:30 pm
10/19/20	Building Trust and a Constitutionally Sound Police Agency Through Training - Evening	6:30 - 8:00 pm
10/20/20	Lock Out/Tag Out (LOTO)	9:30 - 11:30 am
10/20/20	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
10/20/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening	6:00 – 8:00 pm
10/21/20	Fall Protection Awareness	8:30 - 10:30 am
10/21/20	Hearing Conservation	11:00 - 12:00 pm
10/21/20	Leaf Collection Safety	1:00 - 3:00 pm
10/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/22/20	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
10/22/20	Fire Extinguisher	10:30 - 11:30 am
10/23/20	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/23/20	Sanitation/Recycling Safety	12:30 - 2:30 pm
10/26/20	Driving Safety Awareness	8:30 - 10:00 am
10/26/20	Ladder Safety/Walking Surfaces	11:00 - 1:00 pm
10/27/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm
10/27/20	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
10/28/20	Chainsaw Safety	8:30 - 9:30 am
10/28/20	Fire Safety	10:00 - 11:00 am
10/28/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/20	HazCom w/GHS	8:30 - 10:00 am
10/29/20	Dealing with Difficult People	9:00 - 11:00 am
10/29/20	Dealing with Difficult People	1:00 - 3:00 pm
10/30/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/30/20	CDL-Drivers Safety Regulations	12:30 - 2:30 pm

***10/15/20 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 1, 2020.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.
- If you have any questions please contact Glenn Prince (gprince@jamontgomery.com).

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
 - Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
 - Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded in their learning histories.
 - Please [click here](#) for informative Zoom operation details.
 - Group Training procedures:
 - Please have one person register for the safety training webinar.
 - Please complete the Group sign in sheet (link to sign in sheet below) and send it to ndougherty@jamontgomery.com within 24 hours of training completion.
- <https://njce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>

Questions?

- NJCE members call Natalie Dougherty at (856) 552-4738

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 9/24/20

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 9/8/2020 Safety and Accident Review Committee Meeting

The above meeting has been re-scheduled to 10/13/2020. The meeting will be held via video conference using Zoom.

B. 2021 Underwriting Renewal Data

Most of the members' renewal information has been inputted into the Origami System with the anticipated completion date of 9/25/2020.

II. Underwriting Services Director

A. Ancillary Coverages

The following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it has been determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Antique Inland Marine	Travelers' Insurance Company	10/7/19	\$4,791	\$4,980
Improvement Authority	Volunteer Accident	QBE	10/9/19	\$350	\$350

The 3.9% increase on the above County's Antique Inland Marine policy is due to a carrier rate increase. All other terms and conditions are per expiring.

Action Requested: **Motion** to authorize the Underwriting Services Director to renew all policies as outlined above.

For informational Purposes Only – No action required:
The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Directors and Officers Liability policy for the Rowan College at Gloucester County Foundation	United States Liability Insurance Company ¹	7/9/2020	\$1,736.36	\$673.95
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2020	\$12,000.00	\$12,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2020	\$520.00	\$415.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company ²	9/12/2020	\$11,474.25	\$11,088.17

The 5% increase on the above County's Professional Liability policy is due to a carrier rate increase.

The 20% decrease on the above Improvement Authority's Student Accident policy is due to a decrease in student count from 150 to 120 at the Child Development Center.

¹ We recommended that the College moved coverage from Markel American Insurance Company to United States Fire Insurance Company due to a substantial decrease in premium, the addition of workplace violence act sublimit and defense costs outside of the limits of liability. The College accepted our recommendation.

² We recommended that the Improvement Authority moved coverage from Markel American Insurance Company to Philadelphia Insurance Company due to the incumbent carrier providing a renewal quote which reduced the umbrella limit from \$3,000,000 to \$1,000,000 with no opportunity to increase. Philadelphia Insurance Company provided the highest umbrella limit available with a \$2,000,000 limit over the general liability and professional liability limits and a \$1,000,000 limit over the abuse liability limit. The 3% decrease in premium is due to the combination of a decrease in the umbrella liability limit and the decrease in student count for the Child Development Center. The Improvement Authority accepted our recommendation.

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING A CLOSED SESSION TO DISCUSS
PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)
RELATED TO PENDING OR ANTICIPATED LITIGATION**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “GCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality; and

WHEREAS, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission pursuant to the Open Public Meetings Act as follows:

The GCIC shall hold a closed session from which the public shall be excluded on September 24, 2020.

The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the GCIC will take in said litigation, strengths and weaknesses of GCIC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for September 24, 2020 which agenda has been timely posted per the Open Public Meetings Act.

The minutes of said closed session shall be made available for disclosure to the public consistent with N.J.S.A. 10:4-13 when the items which are the subject of the closed session discussions are resolved and the reasons for confidentiality as to both the GCIC and the claimant no longer exist.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 24, 2020.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation, Property & Liability

9/24/20

<u>Claimant</u>	<u>Claim #</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P. or DO#</u>
Estate of Carmen Visalli	3530001768	Liability	SAR	
Lowber, N.	3530001607	Worker Compensation	PAR	2016-30882
Rich, M.	3530002456	Liability	SAR	
Hughes, T.	3530002467	Liability	SAR	
Rowan College of South Jersey	2020208153	Property	PAR	
Gloucester County IA	2021209882	Property	PAR	
Gloucester County IA	201212378	Property	PAR	
Kraft, N.	3530002431	Worker Compensation	PAR	
Noe, J.	3530001795	Worker Compensation	SAR	2018-27826
Anderson, S.	3530002010	Worker Compensation	SAR	2019-19899
Lagman, N.	3530002081	Worker Compensation	SAR	2019-6056

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – June 25, 2020
TELEPHONIC MEETING
1:00 PM**

Meeting called to order by Tim Sheehan, Chairman. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Timothy Sheehan, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	Present
Karen Christina (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Inservco Insurance Services, Inc. Veronica George Yvonne Frey Richard Crooks Amy Zeiders
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Qual-Lynx
Chris Roselli

Medlogix
Jennifer Goldstein

PERMA
Jennifer Conicella
Robyn Walcott

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
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Attorney	Grace Marmero & Associates John Carleton, Esq.
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Treasurer	Tracey Giordano
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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ALSO PRESENT:

Scott Burns Esq., Gloucester County
Chris Goodwin, Esq., Gloucester County
Anthony Musitano, Grace Marmero & Associates
Susan Morris, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services

Chairman Sheehan advised Ms. Dodd sent an e-mail prior to the meeting and reviewed the Conference Call Tips/Guidelines. Chairman Sheehan also explained the procedure to follow when it was time for Executive Session as outlined in the e-mail.

APPROVAL OF MINUTES: Open Minutes of April 23, 2020

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 23, 2020

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE REPORT: Chairman Sheehan reported the Safety and Accident Committee Meeting scheduled for June 2nd was cancelled so there was no report.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on June 9th and reviewed the PARS and SARS that would be discussed today. Chairman Sheehan asked if anyone had anything to add.

EXECUTIVE DIRECTOR REPORT: Executive Director stated his report was included in the agenda and there were two action items.

2021 RFP'S FOR PROFESSIONAL SERVICES – FAIR & OPEN PROCESS: Executive Director reported the Contracts for Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager and Functional Capacity Evaluation Services would expire as of 12/31/20. Executive Director referred to a copy of Resolution 38-20, Authorizing the Preparation and Advertisement of the Request for Proposals. Executive Director noted the Commission Attorney reviewed the Resolution.

MOTION TO APPROVE RESOLUTION 38-20 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSALS FOR THE POSITION OF ACTUARY, AUDITOR, DEFENSE PANEL ATTORNEYS, COMMISSION ATTORNEY, FIELD NURSE CASE MANAGER AND FUNCTIONAL CAPACITY EVALUATION SERVICES

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote	Unanimous

2020 MEETING SCHEDULE: Executive Director advised the Commission would not meet in July or August. Executive Director stated a special meeting could be scheduled if there were any pertinent action items. Executive Director reported the next meeting was scheduled for September 24, 2020 at 9:30 AM, however, the NJCE changed the start time of their meetings to 9:30 AM. Executive Director indicated he was suggesting the GCIC meet at 1:00 PM on September 24, 2020.

**MOTION TO AMEND THE START TIME OF THE GCIC MEETING
FROM 9:30 AM TO 1:00 PM ON SEPTEMBER 24, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote	Unanimous

NJ EXCESS COUNTIES INSURANCE FUND (NJCE): Executive Director reported the NJCE last met on April 23, 2020 and a summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met in the morning and he would provide the highlights on the meeting. Executive Director reported the Fund Auditor submitted a draft financial audit for the period ending December 31, 2019 and there were no recommendations or findings. Executive Director advised the Board of Fund Commissioners adopted a resolution authorizing the Fund Office to file the draft and request an extension to file the final report. Executive Director stated the contracts for the Payroll Auditor and Actuary were renewed. Executive Director reported the RFP for the Learning Management System needed to be re-advertised as the two responses received were rejected. Executive Director advised J.A. Montgomery indicated they would review the feasibility of extending the BRIT Grant deadline due to the current situation. Executive Director reported a sub-committee planned to meet to discuss the Best Practice Seminar that was held in the fall in the past years. Executive Director advised Paul Shives of J.A. Montgomery Consulting scheduled two live webinars, *Protecting Children from Abuse*, via Zoom on July 17th and July 24th from 9:00 AM to 11:00 AM. Executive Director noted members of the NJCE were invited to attend. Lastly, Executive Director indicated the team was still trying to plan the NJCE 10 Year Celebration.

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the months of April and May which were included in the agenda. Executive Director advised there were 2 certificate of insurances issued during April and 5 during the month of May.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the April Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,505,616 as of April 30, 2020. Executive Director advised that \$2,619,010 line 10 of the report “Investment in Joint Venture was the GCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$3,134,773.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the April Financial Fast Track for the NJCE. As of April 30, 2020, the NJCE had a surplus of \$16,247,540. Executive Director advised line 7 of the report “Dividend”

represented the dividend figure released by the NJCE of \$3,607,551. Executive Director noted the cash amount was \$30,058,449.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the April Health Benefits Financial Fast Track. As of April 30, 2020, there was a surplus of \$203,003. Executive Director noted the cash amount was \$264,331. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the claim monitoring reports as of April 30, 2020. Executive Director pointed out there were 32 worker compensation claims in the month of April and thought they were most likely related to COVID. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission. Executive Director noted as he had mentioned in the past, the actuary's projections were lower than the actual losses for Fund Year 2015 and this was the same for the other Commissions.

2020 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported the Treasurer's Office advised all of the member entities paid the May 15th assessment.

Executive Director advised that concluded his report unless anyone had questions.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Ms. Morris advised her report was included in the agenda in Appendix II and would review the months of April and May. Ms. Morris provided the activity numbers for months and then provided the year to date figures. Ms. Morris advised there were 100 issues through May 31, 2020. Ms. Morris noted that the majority of the calls came from the employer and totaled 70 calls. Ms. Morris completed her report by providing the closed time figures.

TREASURER REPORT: Chairman Sheehan advised the agenda included an April Supplement Bill List, 39-20, May Bill List, 40-20, May Benefit Bill List, 41-20, June Bill List, 42-20 and June Benefit Bill List, 43-20 and requested a motion for approval.

**MOTION TO APPROVE RESOLUTIONS 39-20, 40-20,
41-20, 42-20, AND 43-20**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote	Unanimous

Chairman Sheehan pointed out the monthly Treasurer's reports showing the cash transactions and investments were included in the agenda. Chairman Sheehan asked if anyone had any questions on the reports.

CLAIMS SERVICE: Ms. Conicella advised she would provide a quick update on the COVID claims. Ms. Conicella reported within the NJCE there were 578 exposures with 204 positive claims. Ms. Conicella indicated Gloucester had 63 exposures with 13 positive claims and noted there were

no new reported claims from Gloucester in a few weeks. Ms. Conicella asked if anyone had any questions and concluded here report.

CLAIMS REPORT:

Chairman Sheehan presented Resolution 44-20 Inservco Liability Check Register for the period of 4/1/20 through 4/30/20 and 5/1/20 through 5/31/20.

MOTION TO APPROVE RESOLUTION 44-20 LIABILITY CHECK REGISTER FOR THE PERIOD OF 4/1/20 THROUGH 4/30/20 AND 5/1/20 THROUGH 5/31/20

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote:	Unanimous

STEWARDSHIP REPORT: Ms. Zeiders advised she would review the Stewardship Report as of December 31, 2019 which was sent out via e-mail. Ms. Zeiders reported the report included information for three years, 2017, 2018 and 2019. Ms. Zeiders advised there were 103 claims in 2017, 102 claims in 2018 and increased slightly in 2019 with 114 claims. Ms. Zeiders pointed out the Emergency Response Team had the most reported claims in each year followed by the Sheriff's Department and Public Works. Ms. Zeiders reviewed the claim occurrence by day of week and the time. Ms. Zeiders advised she was pleased to report the timely reporting has increased over the past three years, with reporting within three days. Ms. Zeiders reported the top cause of injury was fall or slip flowed by struck or injured by an animal or other. Ms. Zeiders indicated the report also showed the top five by net incurred and the highest was strain or injury by pushing or pull. Ms. Zeiders continued to review her report and advised the last page indicated the recovery to date by policy period for the last three years. Ms. Zeiders asked if anyone had any questions on the report.

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of April and May as noted below:

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
April	43	\$ 56,267.69	\$9,797.95	\$ 46,469.74	\$ 43,908.72	78%	91%
May	28	\$ 34,579.92	\$ 22,691.26	\$ 11,888.66	\$ 10,224.22	30%	86%

Ms. Goldstein pointed out for the month of April the in house charge penetration rate was low, however it was due to one big bill from Premier Ortho Spine Associates, who is out of network. However, there were significant reductions and her office was working on recruiting that provider. Ms. Goldstein concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for April through July. Mr. Prince advised his office had sent out a significant amount of Safety Director Bulletins as the CDC and the Governor's office

issue directives and Executive Orders. Mr. Prince noted the Safety Director Bulletins were posted on the NJCE website as well as the training programs. Mr. Prince reminded everyone that the instructor led classes were suspended and on June 2, 2020 online webinar safety training began. Mr. Prince advised the topics, course information and dates were posted on the NJCE website. Mr. Prince also advised the safety videos were online and available through the website. The videos could be used for toolbox talks and safety briefings. Mr. Prince also mentioned the two live webinars, *Protecting Children from Abuse*, via Zoom on July 17 and July 24th from 9:00 AM to 11:00 AM that the Executive Director spoke about earlier. Mr. Prince advised if anyone was interested in participating in the webinar to reach out to his office. Lastly, Mr. Prince mentioned another training opportunity, *Facing and Embracing Crisis for your Municipality*. Mr. Prince reported this webinar was scheduled for June 30, 2020 starting at 10:30 a.m. Mr. Prince concluded his report unless there were any questions. Chairman Sheehan reported the online webinars were very helpful. In response to Chairman Sheehan's inquiry about PEOSH, Mr. Prince advised they did receive feedback and all is good.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti noted as Chairman Sheehan mentioned earlier the Safety and Accident Review Committee did cancel the June 2nd meeting and was scheduled to meet on September 8th.

Ms. Violetti advised at the last meeting the Wellness Incentive Programs Grants were approved. Ms. Violetti reported due to COVID-19 restrictions, Gloucester County Library Systems and Gloucester County Improvement Authority were not able to conduct their wellness activity. Ms. Violetti advised after a discussion with the Executive Director we would like to request an extension to March 2021 with the option for a 2nd extension until June 2021 if necessary to approve the grant money. Ms. Violetti asked if anyone had any questions and requested a motion.

MOTION TO AUTHORIZE AN EXTENSION FOR GLOUCESTER COUNTY LIBRARY SYSTEM AND GLOUCESTER COUNTY IMPROVEMENT AUTHORITY TO MARCH 2021 WITH AN OPTION FOR A 2ND EXTENSION UNTIL JUNE 2021 IF NECESSARY TO COMPLETE THEIR WELLNESS ACTIVITY

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Ms. Violetti reported the NJCE had a new way to provide members with training. Ms. Violetti advised the agenda included a list of the streaming videos offered. Ms. Violetti advised as Mr. Prince mentioned earlier there were also instructional webinars.

Ms. Violetti reported at the May 12th Claims Committee Meeting, Rhonda Stahlberger from Premier Orthopaedic Associates Occupational Medicine conducted a presentation outlining how employees were receiving medical treatment virtually as opposed to going to a medical provider's facility. Ms. Violetti advised she checked with the member entities of the Commission and most were interested in this new procedure. Ms. Violetti noted the telemedicine method was for minor type worker compensation injuries such as tick bites, bee stings, poison ivy, etc. Ms. Violetti

advised she would draft guidelines relative to telemedicine to ensure employee's privacy as well as adhere to the Commission's current workers' compensation procedures. Ms. Violetti noted telemedicine would be optional for the members.

Ms. Violetti reported it was that time again for the 2021 Underwriting Renewal Process and she would be reaching out to the members to obtain updated exposure information.

Ms. Violetti advised the following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it was determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Gloucester County Improvement Authority	Pollution Liability – Storage Tanks at the Dream Park	Commerce and Industry Insurance Company	7/7/2020	\$1,163.08	\$1,163.08
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2020	\$54,000.00	\$61,142.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company ³	8/1/2020	\$12,168.00	\$12,168.00
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2020	\$490.00	\$490.00
County	Treasurer's Bond	CNA	10/1/2020	\$2,200.62	\$2,200.62

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO RENEW THE POLICIES LISTED ABOVE**

Motion: Commissioner Jones
Second: Commissioner Burke
Roll Call Vote: Unanimous

Ms. Violetti reported the following renewal was in process. Ms. Violetti requested authority to renew the policy contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Ms. Violetti advised if there was; she would seek direction from the member and then advise the Commissioners.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Rowan College at Gloucester	Directors and Officers Liability policy for the	Markel American Insurance Company	7/9/2020	\$1,731.33

County	Rowan College at Gloucester County Foundation			
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2020	\$12,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2020	\$520.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Markel Insurance Company	9/12/2020	\$11,474.25

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY CONTINGENT UPON THE RENEWAL PREMIUM NOT INCREASING MORE THAT 10% AND NO SIGNIFICANT REDUCTION IN THE TERMS AND CONDITIONS

Motion: Commissioner Burke
Second: Commissioner Jones
Roll Call Vote: Unanimous

Ms. Violetti advised the following renewals were in process and were finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Improvement Authority	Dream Park Package Policy (includes Property/ General Liability/ Care, Custody and Control / Umbrella)	Great American Alliance Insurance Company	5/21/2020	\$110,284.00	\$114,286.00
County	Board of Chosen Freeholders Travel Accident Policy	Chubb Insurance Company ⁴	6/1/2020	\$850.00	\$2,000.00
Rowan College of South Jersey	Kids Academy Program Accident Policy	Berkley Life & Health Insurance Company	6/3/2020	\$438.00	Policy Cancelled
Rowan College of South Jersey	Foreign Travel Legal Liability	Chubb Insurance Company	7/1/2020	\$2,500.00	Policy Cancelled

Ms. Violetti reported the 4% premium increase on the Dream Park Package Policy was due to adverse claim history and an increase to the value of two buildings. Ms. Violetti advised the Kids Academy Program Accident Policy and the Foreign Travel Legal Liability Policy have been cancelled due to the College discontinuing both programs.

Ms. Violetti advised that concluded her report unless there were any questions. In response to Chairman Sheehan's inquiry regarding the applications, Ms. Violetti stated she would reach out to the NJCE Underwriting Manager. Executive Director indicated he thought the applications were being streamlined for the Origami system.

ATTORNEY: Mr. Carleton reported he did not have anything to report.

OLD BUSINESS:

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Hearing no members of the public wishing to speak Chairman Sheehan asked for a motion to close the public comment portion of ⁵the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 45-20 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

ROLL CALL OF COMMISSIONERS:

Timothy Sheehan, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	Present
Karen Christina (Alternate)	Present

Chairman Sheehan requested Mr. Carleton to frame the motion for approval of the PARS/SARS.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530002359 FROM \$15,000 TO \$100,000 AN INCREASE OF \$85,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#353002383 FROM \$15,000 TO \$90,000 AN INCREASE OF \$75,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530002392 FROM \$15,000 TO \$27,070 AN INCREASE OF \$12,070**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530002173 FROM \$15,000 TO \$40,000 AN INCREASE OF \$25,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530001281 FROM \$122,423.24 TO \$163,500 AN INCREASE OF \$41,076.76**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530002346 FROM \$18,994.68 TO \$30,000 AN INCREASE OF \$11,005.32**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#202022264 FROM \$10,000 TO \$249,000 AN INCREASE OF \$239,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530001827 FROM \$119,198.67 TO \$250,000 AN INCREASE OF \$139,801.33**

Moved:	Commissioner Jones
Second:	Commissioner Burke
Roll Call Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

MEETING ADJOURNED: 2:20 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Wednesday, August 24, 2020
TELEPHONIC MEETING
1:00 PM**

Meeting called to order by Timothy Sheehan, Chairman. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Timothy Sheehan, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	Present
Karen Christina (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Inservco Insurance Services, Inc.
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Conner Strong & Buckelew

Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Bonnie Ridolfino
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Attorney	Grace Marmero & Associates John Carleton, Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Control
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ALSO PRESENT:

Anthony Musitano, Grace Marmero & Associates
Cathy Dodd, PERMA Risk Management Services

EXECUTIVE DIRECTOR REPORT: Executive Director thanked everyone for taking the time to participate in the special meeting and advised he had five action items.

ADDITIONAL SERVICES FOR MEDLOGIX, LLC: Executive Director reported the Chairman made a request to transfer the Telephonic Case Management Services handled by the County to the Managed Care Vendor effective September 1, 2020. Executive Director advised there were some internal discussions and guidance from the Commission Attorney. Executive Director stated since the pricing provided by the current Managed Care Vendor, Medlogix, LLC for the additional services is below the bid threshold of \$17,500, the GCIC can pass a Resolution authorizing execution of an Addendum to the Medlogix, LLC Service Agreement. Executive Director referred to Resolution 49-20 prepared by the Commission which was included in the agenda. Executive Director asked if there were any questions, and requested a motion.

**MOTION TO ADOPT RESOLUTION 49-20,
AUTHORIZING EXECUTION OF ADDENDUM TO
SERVICE AGREEMENT**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote	Unanimous

TRANSFER OF FUNDS: Executive Director advised in order to cover the additional expense for Telephonic Case Management Services to be provided by Medlogix, LLC until the end of the year we are asking the Commissioners to approve a transfer of funds. Executive Director explained since the cost for additional services was charged to the claim file, he recommended a transfer of \$17,500 from the Safety Service Expense line of the 2020 budget to the Worker Compensation Loss Fund Line. Executive Director referred to Resolution 50-20, Transfer of Funds that was included in the agenda and requested a motion.

MOTION TO ADOPT RESOLUTION 50-20, TRANSFER OF FUNDS

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote:	Unanimous

MEDLOGIX, LLC SERVICE AGREEMENT: Executive Director reported due to the change in the scope of services to the Medlogix, LLC Service Agreement it was recommended the current service agreement be terminated as of December 31, 2020. Executive Director referred to Resolution 51-20, which was included in the agenda, Terminating Service Agreement with Medlogix, LLC. Executive Director advised Commission Attorney drafted a letter to Medlogix, LLC terminating the agreement. Executive Director noted there was a provision in the Service Agreement that allowed for a termination at any time during the term by giving 90 days written notice, setting for the cause for termination. Executive Director asked if anyone had any questions and requested a motion.

**MOTION TO ADOPT RESOLUTION 51-20, TERMINATING SERVICE
WITH MEDLOGIX, LLC**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote:	Unanimous

RFP FOR MANAGED CARE SERVICES: Executive Director reported due to the early termination of the Medlogix, LLC Service Agreement he was requesting authorization to prepare and advertise a RFP for Managed Care Services including Telephonic Case Management Services for the period of 1/1/21 to 12/31/21. Executive Director referred to Resolution 52-20, Authorizing the Preparation and Advertisement of the Request for Proposals for the Position of Managed Care Services. Executive Director asked if anyone had any questions and requested a motion.

MOTION TO ADOPT RESOLUTION 52-20, AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST FOR PROPOSALS FOR THE POSITION OF MANAGED CARE SERVICES

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote:	Unanimous

TRANSITION OF SERVICES: Executive Director advised Hardenbergh Insurance Group would work with the Chairman, Medlogix, LLC and Inservco Services on finalizing the process and communicating the change to all members and their departments. Executive Director thanked everyone involved with this transition especially Bonnie Ridolfino and Commission Attorney.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote:	Unanimous

Seeing no members of the public wishing to speak Chairman asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote :	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote:	Unanimous

MEETING ADJOURNED: 1:09 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Employee Benefit

Client Activity Report



CLIENT ACTIVITY REPORT

AUGUST 2020

GCHIC - Gloucester County Health Insurance Commiss

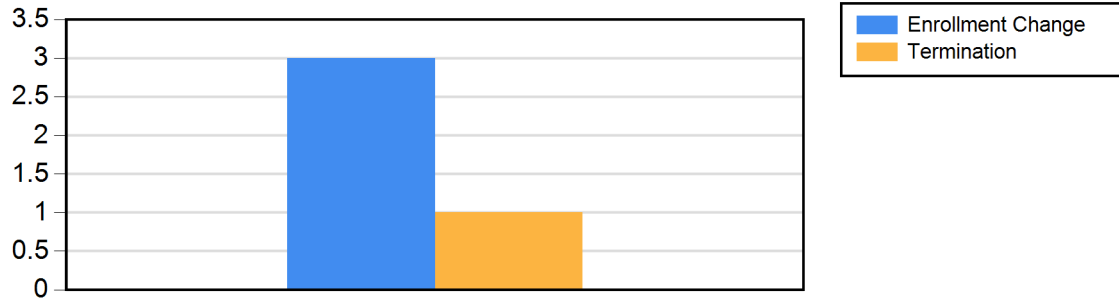
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore, this reflects cases and inquiries under activity. Some cases are closed immediately while other, depending on their complexity, may take additional time to bring to closure. Conner Strong & Buckelew manages all activity and ensures all cases are acted upon, followed up and brought to closure in as timely a basis as possible.

CLIENT ACTIVITY REPORT

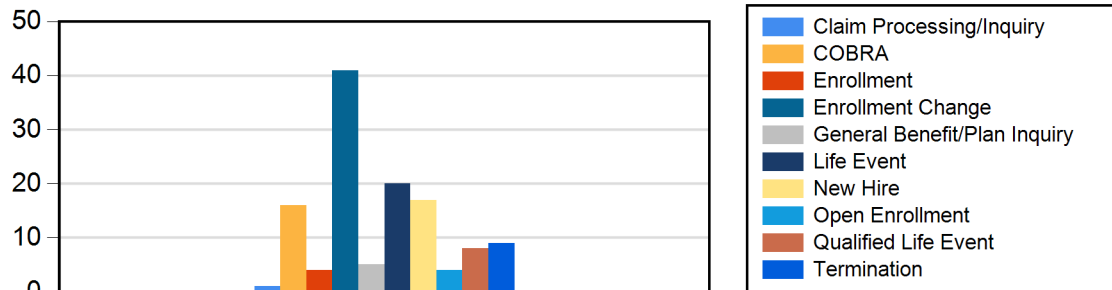
From: 8/1/2020 To: 8/31/2020

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (AUGUST)	# of Issues
Enrollment Change	3
Termination	1
Total for Subject	4



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	16
Enrollment	4
Enrollment Change	41
General Benefit/Plan Inquiry	5
Life Event	20
New Hire	17
Open Enrollment	4
Qualified Life Event	8
Termination	9
Total for Subject	125

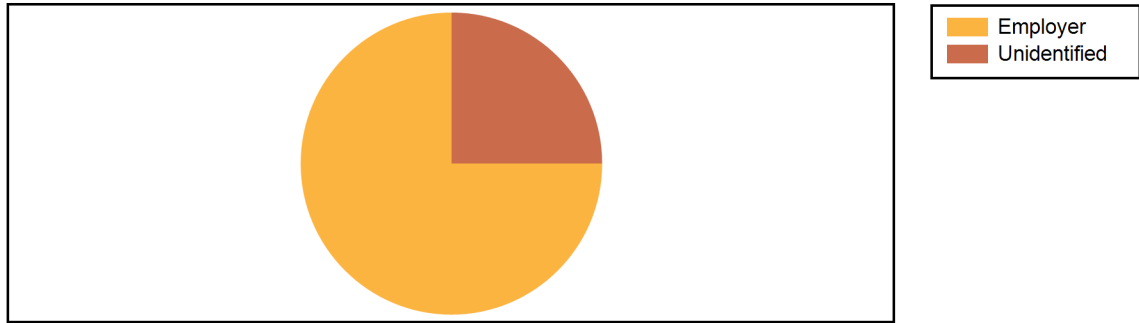


CLIENT ACTIVITY REPORT

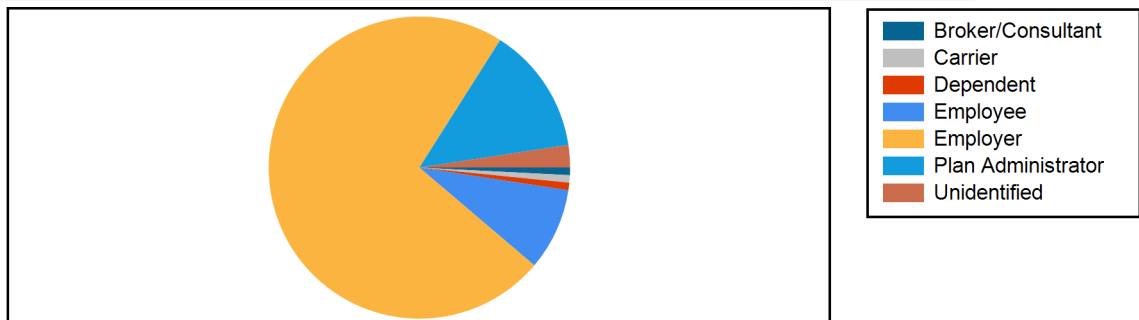
From: 8/1/2020 To: 8/31/2020

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (AUGUST)	# of Issues
Employer	3
Unidentified	1
Total for Call Source	4



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Carrier	1
Dependent	1
Employee	11
Employer	91
Plan Administrator	17
Unidentified	3
Total for Call Source	125

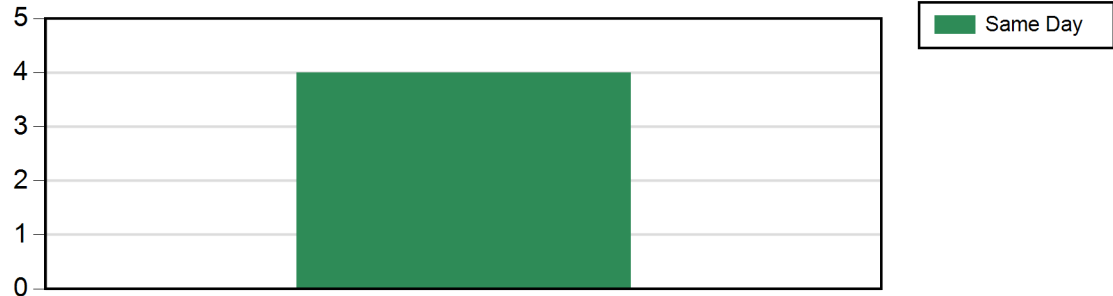


CLIENT ACTIVITY REPORT

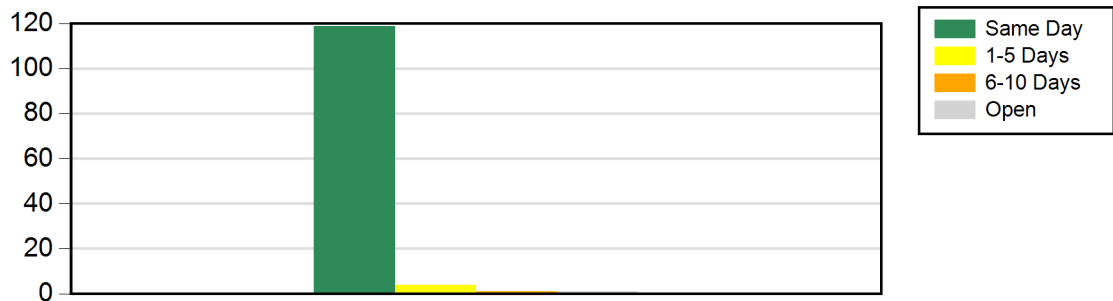
From: 8/1/2020 To: 8/31/2020

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (AUGUST)	# of Days	%
Same Day	4	100%
Total for Time Range	4	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	119	96%
1-5 Days	4	3%
6-10 Days	1	1%
Total for Time Range	124	100%



DETAIL (YTD)		From: 1/1/2020 To: 8/31/2020		
Received	Call Source	Subject	Status	Closed Time
1/3/2020	Employer	Open Enrollment	Closed	Same Day
1/3/2020	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/6/2020	Employer	Enrollment Change	Closed	Same Day
1/7/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/10/2020	Employer	Life Event	Closed	1-5 Days
1/10/2020	Employer	Enrollment Change	Closed	Same Day

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From: 8/1/2020 To: 8/31/2020

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DETAIL (YTD)		From: 1/1/2020 To: 8/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employee	Life Event	Closed	Same Day
1/15/2020	Employer	Enrollment Change	Closed	Same Day
1/16/2020	Employee	COBRA	Closed	6-10 Days
1/16/2020	Dependent	COBRA	Closed	Same Day
1/21/2020	Employer	New Hire	Closed	Same Day
1/22/2020	Employer	Enrollment	Closed	Same Day
1/23/2020	Employer	Enrollment Change	Closed	Same Day
1/24/2020	Plan Administrator	Termination	Closed	Same Day
1/24/2020	Plan Administrator	COBRA	Closed	Same Day
1/27/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
2/4/2020	Employer	Claim Processing/Inquiry	Closed	1-5 Days
2/7/2020	Broker/Consultant	Enrollment Change	Closed	Same Day
2/10/2020	Employer	Qualified Life Event	Closed	Same Day
2/10/2020	Employer	Enrollment Change	Closed	Same Day
2/10/2020	Employer	New Hire	Closed	Same Day
2/10/2020	Employer	Life Event	Closed	Same Day
2/10/2020	Employee	New Hire	Open	
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/10/2020	Plan Administrator	Termination	Closed	Same Day
2/12/2020	Employer	Life Event	Closed	Same Day
2/13/2020	Employer	New Hire	Closed	Same Day
2/13/2020	Employer	Termination	Closed	Same Day
2/13/2020	Employer	Enrollment Change	Closed	Same Day

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From: 8/1/2020 To: 8/31/2020

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DETAIL (YTD)		From: 1/1/2020 To: 8/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/14/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/24/2020	Employer	Life Event	Closed	Same Day
3/2/2020	Employer	New Hire	Closed	Same Day
3/3/2020	Employer	New Hire	Closed	Same Day
3/3/2020	Employer	Life Event	Closed	Same Day
3/3/2020	Employer	Life Event	Closed	Same Day
3/9/2020	Employer	Life Event	Closed	Same Day
3/10/2020	Plan Administrator	COBRA	Closed	Same Day
3/11/2020	Employer	Termination	Closed	Same Day
3/16/2020	Employer	New Hire	Closed	Same Day
3/16/2020	Employer	New Hire	Closed	Same Day
3/20/2020	Employer	Life Event	Closed	Same Day
3/23/2020	Carrier	COBRA	Closed	Same Day
3/23/2020	Employer	Life Event	Closed	Same Day
3/26/2020	Employer	Enrollment	Closed	Same Day
3/27/2020	Employer	Termination	Closed	Same Day
3/30/2020	Plan Administrator	COBRA	Closed	Same Day
4/2/2020	Employer	Life Event	Closed	Same Day
4/8/2020	Employer	Life Event	Closed	Same Day
4/9/2020	Plan Administrator	COBRA	Closed	Same Day
4/14/2020	Employer	Enrollment Change	Closed	Same Day
4/15/2020	Employer	Life Event	Closed	Same Day
4/17/2020	Employer	Enrollment	Closed	Same Day
4/17/2020	Employer	Open Enrollment	Closed	Same Day
4/24/2020	Employer	Enrollment Change	Closed	Same Day
4/24/2020	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
4/28/2020	Employer	Enrollment Change	Closed	Same Day
4/28/2020	Employer	Enrollment Change	Closed	Same Day
4/28/2020	Employer	Enrollment Change	Closed	Same Day

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From: 8/1/2020 To: 8/31/2020

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DETAIL (YTD)		From: 1/1/2020 To: 8/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Life Event	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day
5/1/2020	Employer	New Hire	Closed	Same Day
5/1/2020	Employer	Enrollment Change	Closed	Same Day
5/1/2020	Employer	Qualified Life Event	Closed	Same Day
5/5/2020	Employee	COBRA	Closed	Same Day
5/6/2020	Plan Administrator	COBRA	Closed	Same Day
5/7/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
5/11/2020	Plan Administrator	COBRA	Closed	Same Day
5/12/2020	Employer	Enrollment Change	Closed	Same Day
5/12/2020	Employer	New Hire	Closed	Same Day
5/12/2020	Employer	Life Event	Closed	Same Day
5/12/2020	Employer	Enrollment Change	Closed	Same Day
5/12/2020	Employer	Qualified Life Event	Closed	Same Day
5/13/2020	Employer	New Hire	Closed	Same Day
5/13/2020	Employer	Enrollment Change	Closed	Same Day
5/13/2020	Employer	New Hire	Closed	Same Day
5/14/2020	Employer	Enrollment Change	Closed	Same Day
5/15/2020	Employer	Enrollment Change	Closed	Same Day
5/18/2020	Employer	New Hire	Closed	Same Day
5/26/2020		Life Event	Closed	Same Day
5/27/2020	Employee	Qualified Life Event	Closed	Same Day
5/27/2020	Employee	Qualified Life Event	Closed	Same Day
5/28/2020	Employer	Enrollment Change	Closed	Same Day
6/9/2020	Employer	Life Event	Closed	Same Day
6/15/2020	Employer	Life Event	Closed	Same Day
6/15/2020	Employer	Qualified Life Event	Closed	Same Day
6/22/2020	Employee	Enrollment Change	Closed	Same Day
6/22/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 8/1/2020 To: 8/31/2020

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DETAIL (YTD)		From: 1/1/2020 To: 8/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/29/2020	Employer	Qualified Life Event	Closed	Same Day
6/29/2020	Employer	Life Event	Closed	Same Day
7/2/2020	Employer	Life Event	Closed	Same Day
7/10/2020		Enrollment Change	Closed	1-5 Days
7/10/2020	Employer	Enrollment	Closed	Same Day
7/17/2020	Employer	Enrollment Change	Closed	Same Day
7/17/2020	Employer	New Hire	Closed	Same Day
7/22/2020	Employer	Qualified Life Event	Closed	Same Day
7/29/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
8/7/2020	Employer	Enrollment Change	Closed	Same Day
8/13/2020		Termination	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day